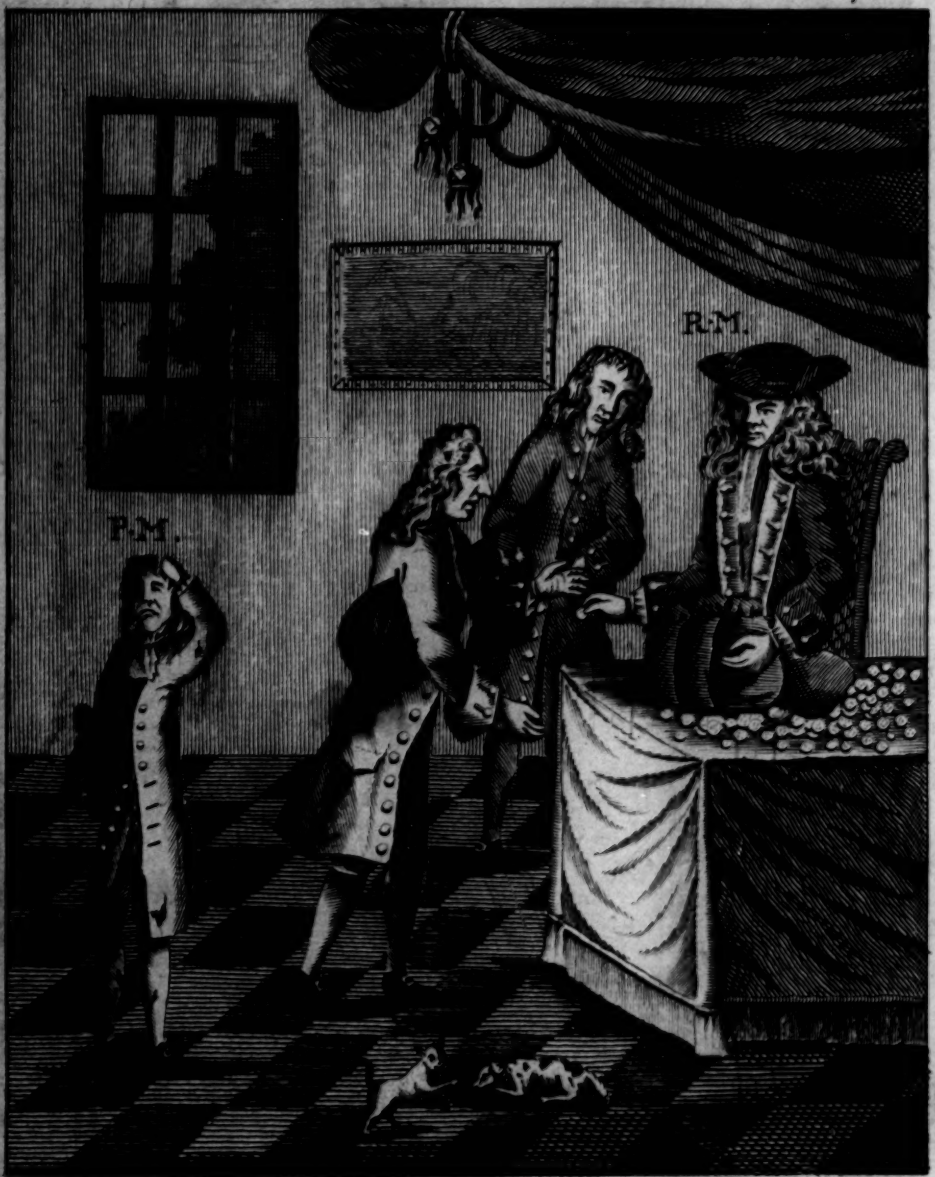
The Pleasant Art of MONEY CATCHING

Frontispiece



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P.M. And I, poor I, by sad Experience know,
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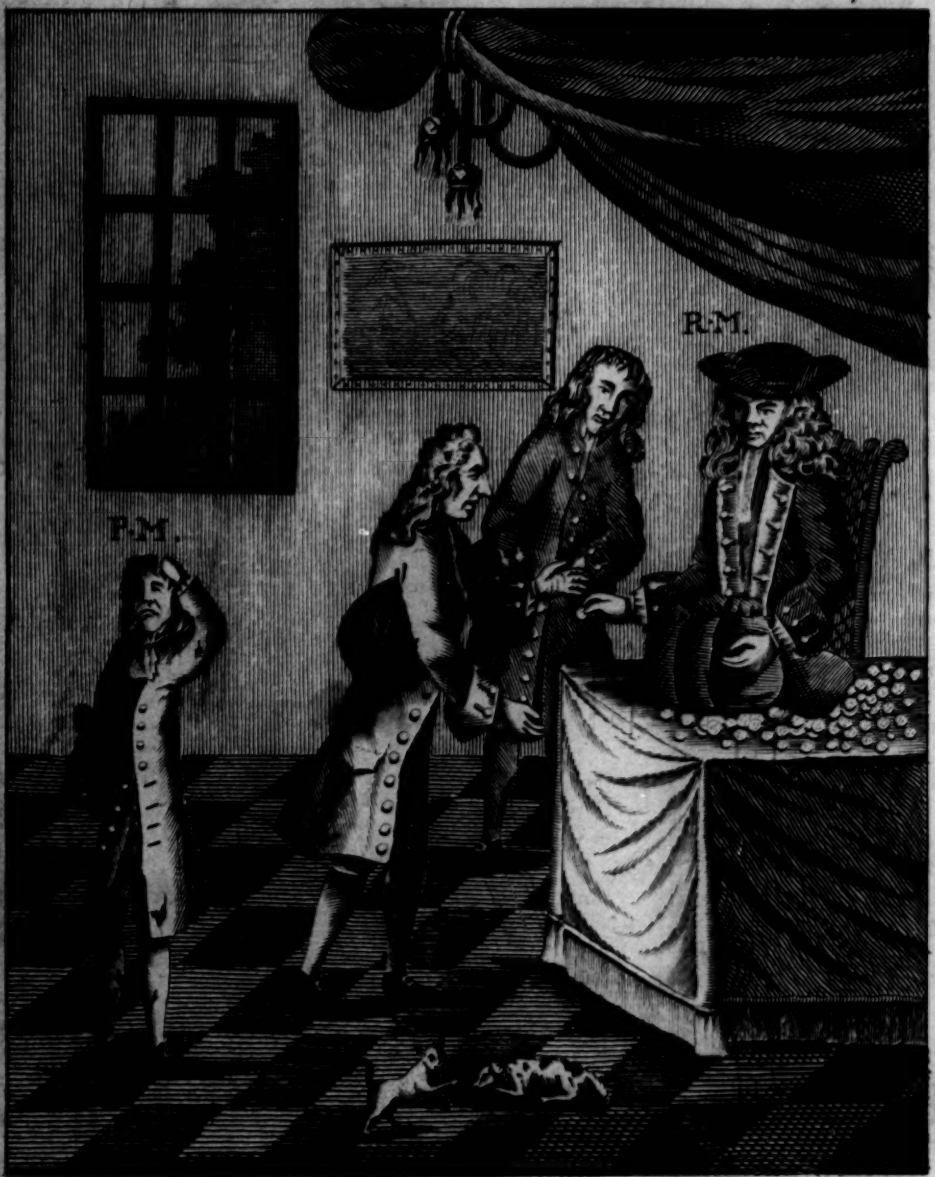

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THE

Way to get and to ſave Wealth,

OR THE SURE METHOD TO

LIVE WELL IN THE WORLD;

BEING THE PLEASANT ART OF

MONEY-GETTING.

TREATING

I. Of the original Invention of Money.
II. Of the Miſery of wanting it, &c.
III. How Perſons in ſtraits for Money, may ſupply themſelves with it.
IV. A new Method for ordering of Expences.
V. How to ſave Money in Diet, Apparel, and Recreations.
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OR,

The ART of THRIVING.

ALSO,

Good Rules for the obtaining of GOD's Bleſſing on our Endeavours, without whoſe Aſſiſtance all will be in vain.

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Many a Penny they would ſave.
He that would Thrive, *muſt riſe by Five;*
But he that's thriven, *may lay till Seven.*

The THIRD EDITION, corrected and much enlarged.

LONDON: Printed and ſold by *JOHN LEVER*, at *Little-Moorgate*, next to *London-Wall*, near *Moorfields*, 1788.

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THE PREFACE.

HOW! *The Pleaſant Art of Money-Catching, ſay you? Yes, indeed; the very ſame, I'll aſſure ye: and if any judgment can be made from the common diſcourſe, there was never more need of it than now: and therefore now I think I have nick'd the humour of the age; by adapting this Treatiſe to every man's uſe: for who would not willingly part with a ſhilling to gain a pound; nay, as it may fall out, a thouſand pounds? And if ſo, What can more commend itſelf than the pleaſant art of Money-Catching? For who is there that would not be willing to learn it? Eſpecially at a time when it is ſo hard to get it; and in which the generality of men know the worth of it moſtly by the want of it; and are even ready to ſend out an hue and cry after it. There is no money to be had, cries one: I never knew trading ſo dead, cries another: I hardly take what keeps my houſe, cries a third. Thus all complain for want of money: and what can be a greater argument of its worth, than when every one courts it, and languiſhes becauſe of its abſence: and ſeems to ſay,*

Return, return, thou charming Nymph, again:
For of thy abſence all men do complain,
From quality, down to the humble ſwain:
For unto thee they all do homage pay:
For thee they ſtrive, for thee they pray:
And grow impatient of thy longer ſtay.

For thee the Ladies of delight,
Do amble round the ſtreets by night:
And, unaſhamed, often do
In Bridewel ſuffer for it too:
Even from the plain ſtuff gown,
To Whores of quality and high renown,
They are thy humbly ſlaves:
Nor can the dreadful fire,
By which they oftentimes expire,
Tumbling half rotten to their graves;
Nor yet the Surgeon's powdering-tub,
Where their old ſores they ſcrub,
Fright them from their allegiance; till they be
Devoted ſlaves and ſubjects unto thee.

For thee, the Soldiers, with heroic grace,
Do death in all its horrid forms out-face:
It is for thee they valiantly do fight;
March all the day, and lie i'th' fields all night:
For thee the Lawyer, too his lungs do ſpend,
For whilſt thou ſtayeſt, the cauſe will never end.

Vintners for thee (ſo cuſtom does enjoin)
To pleaſe their gueſts, drink their own poiſoned wine;
Thou mak'ſt Phyſicians to their patients go:
Who but for thee, would no compaſſion ſhow.
Nay, the Divine, whoſe duty 'tis to teach,
Wer't not for thee, would hardly ever preach.

Thus perſons of all qualities and all profeſſions make their court to Money; the gaining of which, as if it were the great Diana of the world, is the chief mark they aim at, in all their undertakings: and therefore to inform them how they may catch his coy Miſtreſs, and embrace her in their own arms, muſt needs be a very pleaſant art. And ſo much, I doubt not, every one will be ſo civil as to grant me. But then their next queſtion will be, How muſt this be done? ------ *Not ſo faſt, Gentlemen; 'tis a matter of great moment, and muſt not be ſlightly huddled over: and therefore I hope you do not expect I ſhould tell you in the Preface; for I am ſure, I do not intend it; for then the reading of the book would be needleſs. But this I will aſſure you, that whatever I have promiſed in*

the

the Title, I will make good in the book. With ſeveral other uſeful and neceſſary inſtructions; which if tradeſmen and others would diligently peruſe and put into practice, they would get more than they do, and not be in danger of loſing ſo much: for here they may ſee ſo many ſeveral ways of turning a penny, that if they do not thrive, it will be their own faults: and whether they be like to thrive or not, they may alſo know, if they will but give themſelves the trouble of comparing their own management with the rules containted in the following Treatiſe. Which if they had been ſooner known, or at leaſt better followed, might have prevented many of thoſe ſtatutes of Bankruptcy, which have every week taken up ſo much room in our Gazettes. And if ſuch a ſubject do not pleaſe I will even fling my pen away.

FAREWELL.

THE

THE PLEASANT ART OF MONEY-CATCHING.

CHAP. I.

Of the original Invention of Money.

WHEN commerce and traffic was firſt begun in the world, and men came to trade one with another, there was no uſe of Money, nor no need of it; for men bartered their goods in exchange with each other: and as in the infancy of the world, ſome were tillers of the ground, and others were keepers of ſheep; the one gave the other corn, and took of their ſheep in exchange for it. And this ſort of trading is now generally in uſe in our Plantations, to ſupply the want of Money: but in proceſs of time, as trading increaſed, ſo did luxury begin to abound; and as luxury abounded, ſo men's wants grew greater: which begat a neceſſity of ſome other way of commerce: and this was Money; which is of that antiquity, that *Joſephus* tells us, That *Cain* (the ſon of *Adam*, and the firſt-born of men) was very greedy in gathering of money together;

together; though of what metal that money was made, and whether it was coined or not, he is ſilent. *Herodotus* writeth, That the firſt that coined ſilver and gold to buy and ſell with, were the *Lydians*: for ſilver and gold being the moſt precious of metals, was ſo much valued, that whatever any man wanted, might be purchaſed for it. *Homer* indeed tells us, That before the ſiege of *Troy*, men uſed to change or barter one commodity for another. But it is undeniable, that money was in uſe long before that time: for when *Abraham* purchaſed the Cave of *Machpelah*, and the field in which it was, for a burying-place for his family, he gave 400 ſhekels of ſilver for it; which the ſacred Text tells us, was current money with the merchant: and this about the year of the World 2088, which was near 700 years before the deſtruction of *Troy*: but tho' the money was current with the merchant, yet I queſtion whether it was coined or not; for it rather appears that it received its value from its weight, than from any ſtamp that was upon it: their weight of a ſhekel being a quarter of an ounce, and the true value of it fifteen-pence of our money, ſo that at that rate *Abraham* paid twenty-five pounds of our Engliſh money for that burying-place.

We read likewiſe of pieces of ſilver, or ſilverlings before this, which was current money among the nations at that day: for *Abimelech*, King of *Gerar*, having taken *Abraham's* wife from him, upon a ſuppoſition that ſhe was his ſiſter; when he came to underſtand the truth of the matter, not only reſtored his wife to him again, but alſo gave him a thouſand pieces of ſilver, or ſilverlings; the value of which thouſand pieces (each piece being worth two ſhillings and ſix-pence) came to one hundred twenty-five pounds, two ſhillings and ſix-pence; which at that day was a noble preſent for a King to give.

But

But beſides Shekels and Silverlings, there was Talents alſo, the weight of which was 750 ounces: a Talent of ſilver (for there were Talents of gold, as well as ſilver) contained the value of one hundred eighty ſeven pounds ten ſhillings. Of each of theſe coins there is frequent mention in the holy Scriptures of the Old Teſtament: in the New Teſtament our Saviour commanded *Peter* to take up the firſt fiſh that came to hand, and when he had opened his mouth, he ſhould find therein a piece of money; which he was to take and give the Tax-gatherers for his Maſter and himſelf: which piece of money was called a Stator, which contained half an ounce of ſilver, and came to two ſhillings. And when the wicked Jews came to enſnare our Saviour, about the lawfulneſs of paying tribute to *Cæſar*, he bid them ſhew him the tribute-money, and they ſhewed him a penny, which is ſeven-pence half-penny; and that this was money coined and ſtamped, appears by our Saviour's aſking them, *Whoſe was the image and ſuperſcription?* To which they anſwered, *Cæſar's*.

But I need not quote the Scripture to prove that the Jews and Romans uſed to coin money, the image and ſuperſcription giving a value to it, and promoting the currency of it. For ſilver was coined in *Rome*, in the year of the world, 3672, which was about 300 years before our Saviour was born into the world. Hiſtory tells us, that ſilver was firſt of all coined in the Iſle *Egina*; but in *Rome* it was ſtamped with the impreſs of a chariot and horſes. And *Janus* cauſed braſs to be coined with a face on the one ſide, and a ſhip on the other, in memory of *Saturnus*, who arrived there in a ſhip. *Servius Tullus*, a king of the Romans, firſt coined braſs with the image of a ſheep and an ox. And in ſome places leather cut into pieces, has had the ſtamp of authority put into it,

and

and ſo it was made to paſs for money. And in *New-England*, the Indians have money which they call *Wampompege*, which is of two ſorts, one white, which they make of the ſtem or ſtock of the Periwinckle, which they call *Meteauhock*, when all the ſhell is broken off; and of this ſort ſix of their ſmall beads (which they make with holes to ſtring the bracelets) are current with the Engliſh for a penny. The other ſort is black, inclining to blew, which is made of the ſhell of a fiſh, which they call *Poquauhock*; and of this ſort, three make an Engliſh penny. They that live upon the ſea-ſide generally make of it; and as many make as will; none being denied the liberty of making of it. This coin or money the Indians ſet ſuch a value upon, that they bring down all the ſorts of furs which they take in the country, and ſell to the Indians and Engliſh too, for this Indian-money; and the currency of it among them, makes them look upon it as a good equivalent for what commodities they have to ſell, both the Engliſh, Dutch, and French trading to the Indians with it above ſix hundred miles North and South from *New-England*.

Which is ſufficient to ſhew that the uſe of money is very ancient, and is made uſe of by all nations, in trading with each other; and was firſt invented as a medium in trade, and an equivalent for all ſorts of commodities.

CHAP. II.

Of the Miſery and Unhappineſs of thoſe that want Money, and are in Debt by borrowing of it.

THERE is no wiſe man that will covet money for itſelf, but for the uſe that is to be made of it: for money itſelf cannot ſatisfy: and ſo we are told by the wiſeſt of men, Eccleſ. v. 10. *He that loveth ſilver, ſhall not be ſatisfied with ſilver; nor he that loveth abundance, with increaſe.* In a

time of famine, or in a beſieged city, a man may have money enough by him, and yet may want a piece of bread: money therefore is prized not for itſelf, but for its uſe; becauſe, as *Solomon* alſo ſays, *Money anſwers all things*: and ſeeing without money a man can have nothing, they muſt be very miſerable that are without it.

Charity (in this laſt and iron age of the world) is grown ſo cold, that there is ſcarce any thing to be got upon that account: if you are cold, Charity will not warm you; neither, if you are hungry, will it fill your belly. But if you have money, you may do both.

If you have money, you may be a Livery Man, an Aſſiſtant, a Warden, a Maſter of your Company; but if you want money, you'll never arrive to the honour of a Beadle; for even for ſuch an inferior employment, you muſt make friends, and that cannot be done without bribes, nor can you bribe without money.

If you have money, you may be an honeſt man, and a good man; but if you want money, you muſt be a knave by conſequence.

Enquire of a rich man among his neighbours, what he is, meaning only whether he be a ſubſtantial man, and one that is reſponſible; and they will preſently tell you, *he is a very good man, I will aſſure you:* though at the ſame time, with reſpect to his morals, he is perhaps as profligate a fellow as any in the whole pariſh; and one that lives by oppreſſing his poor neighbours, and doing all manner of injuſtice; his money making amends for all his enormities. I knew a certain Tradeſman in *London*, that had an Uncle, a rich covetous fellow, that was worth many thouſands; this poor man addreſſed himſelf to his Uncle to give him an hundred pounds to ſet him up; but he knew the worth of money better than to part with it out of his own hands, before death forced

forced it from him: and told him plainly he would give him nothing while he lived, but it may be he might leave him ſomething when he died; eſpecially if he found him induſtrious, and that he put himſelf into a way to live.------The poor man had but little money, and leſs credit, and how to put himſelf into a way to live he knew not, his trade being none of the beſt for a journeyman: however picking up a little credit at one place, and a little at another, he addreſſes himſelf to the Company he was free of, and would fain have borrowed fifty pounds of them; but truly they would not lend it him, but upon ſuch ſecurity as he could not procure; in this extremity, having put himſelf into a ſhop, he goes again to his Uncle, to deſire him to lend him a little money; telling him he had ſet up of his trade, and was got into a ſhop; but wanted money to carry on his buſineſs, and deſired him to lend him a little; his Uncle finding he was getting into a way, out of his great generoſity lends him 20l. but makes him give him a bond to pay him again in a year's time. The poor man had almoſt as good have been without his money as to have been under ſuch an obligation; but was reſolved to keep touch with him, though he lived ſo poorly all the time, that he was the ſcorn of his neighbours and fellow-tradeſmen, who all looked upon him as a poor, and conſequently a pitiful fellow: but for all that, though with much ado, he had the good fortune to pay back his Uncle the 20l. within the time limited: which his Uncle took ſo well, that he told him, *Since he took ſuch care to keep his word, he would remember him another time:* and ſo he did; for having neither wife nor child, when he died, he divided his eſtate among his relations, and left this poor kinſman of his, thirty thouſand pounds in ready money, and fifteen hundred pounds per ann. And now this poor man, whoſe poverty made

him the ſcorn of his neighbours and acquaintance before, was become *a very good man*, all on a ſudden; inſomuch that the City took notice of him, and choſe him Sheriff the very next year; and the Company, that before refuſed to lend him fifty pounds, now choſe him their Maſter, and were all his humble ſervants; and he was applauded and cried up by every one: here was now a mighty change; and yet the man was the ſame ſtill; it was money only made the difference. Judge therefore whether *want of money* be not an extraordinary miſery, and a great unhappineſs.

This puts me in mind of a ſtory I have heard related of *Jocelin Piercy*, Eſq; brother to the Earl of *Northumberland*, who going by a Butcher's ſhop near *Cow-Croſs*, affronted his dog, who thereupon fell a barking at him, and the Eſquire made no more ado, but drew his ſword and run him through: the Butcher, who was troubled for the loſs of his dog, charges the Conſtable with the Eſquire, and has him before a Juſtice of Peace in *Clerkenwell*, for killing his dog, who was a good ſervant to him, and a great ſecurity to his ſhop: being before the Juſtice, who knew him not, he examined him very ſtrictly why he killed the man's dog: the Eſquire anſwered him very careleſsly, *Becauſe the dog run at me. Run at you*, ſaid Mr. Juſtice, *How did he run at you?* To which *Piercy*, being a comical ſort of a man, replied, *He run at me thus, Bowgh, wough, wough*, and thereupon taking a little run, as if he would ſhew how it was, run upon the Juſtice's Worſhip and threw him and his chair down together; which Mr. Juſtice looked upon as ſuch an affront to his Worſhip, as nothing would atone for, but committing him to *Newgate*, aggravating the crime of killing the Butcher's dog, telling him, his dog was his ſervant; and that for ought he knew, himſelf, or ſome of his gang, deſigned to rob his ſhop, but

he

he would make an example of him, he was resolved: *Piercy* seemed very little concerned at what the Justice said, which madded him the more: and therefore he calls his Clerk to make his Mittimus, who asking him what his name was, he said, *Jocelin; What besides Jocelin,* said the Clerk? *Piercy,* answered he: *of what place,* replied the Clerk? *Of Northumberland-house, near Charing-Cross,* said he. The Justice hearing this, and knowing there was a very comical Gentleman of that name, who was brother to the Earl of *Northumberland,* then a great favourite of the King's; immediately changes his tone, and with a smiling countenance cries out, *What, the Earl of Northumberland's brother? Yes, and please your Worship,* replied he: with that the Justice comes to him with his hat in his hand, saying, Mr. *Jocelin Piercy, your very most humble servant; I hope, my Lord, your brother's well: very well Sir, I thank you,* replied he. *Upon my word, I must beg your pardon, Sir, for I did not know you; but you are a comical man, Mr. Piercy, I vow.* *Piercy* then told the Justice, he must beg his pardon for throwing him down: *O 'tis very well, 'tis very well,* says the Justice. *It was a little rude, I confess,* says *Piercy; but I protest it was your own fault; for when you asked me how the dog run at me, I could do no less than shew you. It was well enough, Mr. Piercy,* says the Justice, *there was no hurt done.* And then turning to the Butcher, (who stood all this while like Mum-chance, who was hanged for saying of nothing; and looked as if he could not help it.) *As for your part, sirrah, I'll teach you to keep your dog within doors, and teach him better manners, and not let him run at Gentlemen, as they walk along the streets.* The poor Butcher found now that the tide was quite turned against him; for Mr. Justice presently commanded the Clerk to make his Recognizance, and bind him over to the sessions; which had

had been certainly done, had not Mr. *Piercy* interpoſed with the Juſtice on his behalf.

So that the Butcher, becauſe he was a poor man, was forced to be thankful for the killing of his dog, and glad he could get off ſo too: whereas had he been a rich man, he would have made *Piercy* (as great a man as he was) have given him ſatisfaction. But when a man wants money, he muſt be thankful for injuries, and put up any wrongs, becauſe he knows not how to right himſelf. For as the blind man eats many a fly, becauſe he cannot ſee them; ſo the poor man ſuffers many an injury becauſe he cannot help himſelf.

If a poor man that wants money, be at any time ſick, he is cenſured to be drunk: but if a rich man be never ſo drunk, he is only indiſpoſed: thus perſons are judged, not according to truth and juſtice, but according to their riches or poverty. A rich man is an honeſt man, though he be never ſuch a knave and debauchee; but a poor man, though he be never ſo honeſt and ſo good, yet if he wants money, he is a knave.

Let a rich blockhead talk the greateſt nonſenſe in the world, yet he ſhall be admired and applauded; and if a poor, but ingenious man be in company, and could ſpeak a thouſand times more to the purpoſe, yet if he wants money, he muſt not preſume to contradict him.

Thus whoſoever wants money, is always ſubject to contempt and ſcorn in the world, let him be never ſo well accompliſhed with the perfections of body or mind: ſo true is that which *Juvenal* tells us,

> Nothing makes Poverty more grievous then
> That it contemptible doth render Men.

And though it be the hardeſt thing to bear in poverty, yet it is always a conſtant concomitant of it, that

that it expoſes men to ſcorn and ridicule: and that by thoſe, who are far more worthy of contempt themſelves, both in regard of their ignorance, and debauched lives, or inſignificant converſations.

I confeſs, if we look backward into the better and wiſer ages of the world, Virtue, tho' clothed in rags, was more eſteemed than the trappings of the golden Aſs: 'tis in theſe laſt and worſt of days, that Vice has got ſuch an aſcendant in the world; as to make men think all that are poor, are miſerable: for in the primitive times, Poverty was the badge of Religion and Piety; and well it might, for not many great, nor many noble were called: and the ſtudy of wiſdom, and the contempt of the world, was in eſteem amongſt the wiſeſt Philoſophers in the earlieſt ages. But, as *Ovid* has it,

> The Times are chang'd, and even we,
> Seem changed with the Times to be.

So that in theſe times, conſidering the miſery of wanting money is ſo great, we may ſay with the wiſe man, *My ſon, it is better to die than to be poor*: which ſaying, was perhaps the occaſion of an old miſer's miſtake, who bid his ſon obſerve what *Solomon* ſaid, which was, *Always to keep a penny in his pocket.* But his ſon anſwering again, *He did not remember that Solomon ſaid any ſuch thing:* the miſer replied, *Then Solomon was not ſo wiſe as he took him for.*

Indeed money is now become the worldly man's god; and is the card which the devil turns up trump, to win the ſet withal; for it gives birth, breeding, beauty, honour and credit; and makes the poſſeſſors think themſelves wiſe, tho' their very thinking ſo, declares them fools: but becauſe money anſwers all things, and is in ſuch vogue with the world, therefore ſo many are willing to purchaſe it, though with the loſs of ſoul and body.

But

But the want of money does not only cauſe men to be contemned and ridiculed but alſo puts men upon taking wicked and unlawful courſes to obtain it: which made one ſay,

> O wretched Poverty! A Bawd thou'rt made
> To ev'ry evil Act, and wicked Trade.

For it reſteth and maketh crooked the beſt natures; which are forced by their neceſſities to do thoſe things which they bluſh to think of, while they are doing them: ſuch is borrowing, and not being able to pay; to ſpeak untruths, to cover and diſguiſe their poverty: to deceive, and ſometimes to cheat their neareſt relations. And all becauſe when they are in want, they are ſcorned, deſpiſed, and perhaps diſowned by them.

Nay, if it be a friend upon which a man has laid the greateſt obligations; yet if he comes to be in want, and come to ſee thoſe he has obliged before, if they cannot avoid bidding him dine with them; yet he ſhall be placed at the lower end of the table, and carved unto the worſt of the meat: and though they are drinking frequently to one another, yet he ſhall be fain to whiſper to one of the ſervants for his drink, and endure all the jeers that ſhall be put upon him, by thoſe that are courted at the upper end of the table; no one all dinner-time ſhewing him any countenance, but looking upon him as the nuſance of the company. Theſe are things ſo irkſome, and hard to be born by a generous and noble ſpirit, that did not their want inforce them to accept of a dinner, they could with more ſatisfaction dine with my Lord Mayor's hounds in *Bunhill-Fields*.

Beſides, whatever diſcourſe is offered at the table, yet the neceſſitous man, (though perhaps he can ſpeak more to the purpoſe than all that are there

there muſt not put in a word, but give them leave to engroſs all the talk; and muſt hear them tell the moſt palpable lies, and ſpeak the abſurdeſt nonſenſe that may be, and yet muſt be ſilent, and ſit like a perſon that neither knew nor underſtood any thing.

Now if all theſe miſeries ariſing from the want of money were but well conſidered, it would certainly make men willing to eat their bread at home, and not be beholding to another for their meat: for, *Eſt aliena vivere quadra, miſerrimum.* It is moſt miſerable to live on the trencher of another man.

But before I leave this ſubject, of ſhewing the miſery of wanting money, it is neceſſary I ſhould ſay ſomething of the miſery of borrowing money, or running in debt, which is a conſequent of wanting money; for he that does not want, has no occaſion to borrow: and is, in that reſpect happy; for being out of debt, he is out of danger; and therefore needs not make uſe of the *Clanculars*, and find out all the by-ways and private turnings, on purpoſe to avoid his creditors; but can walk in the open ſtreets without fear, and whet his knife even at the counter gates.

But on the contrary, he that borrows money, has made him ſuch a ſlave to his creditors, that he dares hardly ſay his ſoul is his own; and is afraid that every one he meets is a Serjeant, or a Bailiff, that intends to captivate his outward tabernacle: like the man that in the night-time, having his coat catched by a nail, and ſo ſtopped, he preſently cried out, *At whoſe ſuit?* As ſuppoſing it had been a Serjeant that had arreſted him. The melancholy air of his face, is ſufficient to tell his fears; his very ſleep is diſturbed with fearful dreams, and the very thoughts of a priſon are worſe than death to him. He is afraid to ſee his own friends, leſt they ſhould be metamorphoſed into Duns; and he would

at any time go a mile about, to avoid meeting with a creditor, whom he looks upon to be the ill-naturedeſt man in the world, for having once done him a kindneſs he is ever after twitting him in the teeth with it. In ſhort, the man that's in debt, has his mind ſo loaded with fetters, that at beſt, he looks upon himſelf but as a priſoner at large; and is ſo much confined in his own houſe, that though he hears one knock, he dareſt not go to the door, for fear of meeting with a Serjeant to arreſt him; or with a creditor, to aſk when he ſhall be paid; and, becauſe through poverty and want, he has but little fleſh on his back, threatning to have his bones; in the mean time hindering him from getting that money with which he ſhould be paid.

But beſides all this, there are other miſeries with which the poor debtor is always troubled, and that is, That his creditor grudges him every bit of meat he eats; eſpecially if it be better than ordinary: he would have him and his family live only upon bread and water: but if he happens to have a good pig at *Bartholomew-Tide*, or a good gooſe at *Michaelmas*, and any of his creditors ſee it, they preſently cry out, *He can find money to cram his guts, and feed his family with the beſt the ſeaſon affords; but he cannot find money to pay me what he owes me: I am ſure, I cannot live at that rate he does:* and it may be that is no more than what is true; not that he is not able, but becauſe he has no heart to do it; though he wallows in wealth, as the ſwine does in the mire. And perhaps the poor debtor and his family has pinched all the week, to ſave a little money to buy a good meal on Sunday, which yet he is afraid to be ſeen eating, as if he had ſtole it, keeping his door ſhut whilſt it ſtands upon the table; and if any one knocks while he is at dinner, taking the diſh away, before the door be opened; and what greater ſlavery can a man be

expoſed

expoſed to? Or what will grate more upon a free-born mind? In like fear is he alſo of being ſeen by his creditors with a good ſuit of cloaths on. Then the cry is up again, *He can find money to buy good cloaths, but not to pay his debts!* As if, becauſe a man owes money, he was obliged to go naked, or always in rags. And then the old Uſerer is ſure to add, *Well, I know not what other folks may do, but I am ſure I cannot afford to lay out ſo much money upon myſelf:* that is, he cannot find in his heart to do it; every penny of money he lays out, being more hard to part with, than ſo many drops of his blood: and therefore 'tis he goes himſelf in old and ragged cloaths, made up of ſo many ſeveral ſorts of patches, that it is as hard to find which was the original cloth his cloaths were made of, as it is to find out the head of *Nilus*, the Egyptian river. So that whilſt the poor debtor is haunted by ſuch ghoſts, if he gets a good piece of meat, he eats in fear; and if he has a good ſuit of cloaths, he is afraid to be ſeen in them; ſo importunate are his duns for their money, and ſo filled with envy to ſee him have any thing that is good: but I will conclude this chapter with Mr. *Randolph's* ingenious Poem upon his importunate Duns.

On Importunate Duns.

By Mr. *Thomas Randolph*.

POX take ye all: From you my ſorrows ſwell,
Your treach'rous faith makes me turn infidel.
Pray vex me not, for heaven's ſake, or rather
For your poor children's ſake, or for their father.
You trouble me in vain: whate'er you ſay,
I cannot, will not, nay, I ought not pay:
You are extortioners, I was not ſent
To increaſe your ſins, but make you all repent,

That e'er you truſted me: we're even here,
I bought too cheap becauſe you ſold too dear.
Learn conſcience of your wives, for they, I'll ſwear,
For the moſt part trade in the better ware,
Hark, Reader; if thou never yet hadſt one,
I'll ſhew the torments of a *Cambridge* Dun:
He rails where'er he comes; and yet can ſay
But this, that *Randolph* did not keep his day:
What? Can I keep the day? Or ſtop the ſun
From ſetting, or the night from coming on?
Could I have kept days, I had chang'd the doom
Of times and ſeaſons, that had never come.
Theſe evil ſpirits haunt me e'ery day,
And will not let me eat, ſtudy or pray:
I am ſo much in their books, that 'tis known
I am too ſeldom frequent in my own.
What damage given to my doors might be,
If doors might actions have of battery?
And when they find their coming to no end,
They Dun by proxy, and their letters ſend
In ſuch a ſtile, as I could never find
In *Tully's* long, or *Seneca's* ſhort wind.

GOOD Maſter *Randolph*, pardon me, I pray,
If I remember you forgot your day:
I kindly dealt with you; and it would be
Unkind in you, not to be kind to me.
You know, Sir, I muſt pay for what I have;
My Creditors won't ſtay; I therefore crave
Pay me, as I pay them, Sir; for one Brother
Is bound in conſcience not to wrong another.
Beſides, my landlord would not be content
If I ſhould dodge with him for his quarter's rent;
My wife lies in too; and I needs muſt pay
The midwife, leſt the fool be caſt away:
And 'tis a ſecond charge to me, poor man,
To make the new-born babe a Chriſtian:
Beſides, the churching a third charge will be,
In butter'd haberdine and furmmety.
Thus, hoping you will make a courteous end,
I reſt (*O would thou wouldſt*) your loving friend.

A. B. M. H. T. B. H. L. J. O.

J. F. M. G. P. W.——Nay I know
You have the ſame ſtile all; and as for me,
Such as your ſtile is, ſhall your payment be;
Juſt all alike: ſee what a curſed ſpell
Charms devils up, to make my chamber hell!

This

This ſome ſtarv'd 'prentice brings; one that does look
With a face blurr'd more than his maſter's book.
One that in any chink can peeping lie,
More ſlender than the yard he meaſures by;
When my poor ſtomach barks for meat, I dare
Scarce humour it: they make me live by air,
As the Camelion do; and if none pay
Better than I have done, even ſo may they.
When I would go to chapel, they betray
My zeal, and when I only meant to pray
Unto my God; faith all I have to do,
Is to pray them, and glad they'll hear me too.
Nay, ſhould I preach, the raſcals are ſo vext,
They'd fee a beadle to arreſt my text;
And ſue, if ſuch a ſuit might granted be,
My uſe and doctrine to an outlawry.
This ſtings; yet what my gaul moſt works upon,
Is that the hope of my revenge is gone.
For were I but to deal with ſuch as theſe
That knew the danger of my verſe and proſe,
I'd ſteep my muſe in vinegar and gall,
Till the fierce ſcold grew ſharp, and hang'd 'em all.
But thoſe I am to deal with, are ſo dull,
(Though got by ſcholars) he that is moſt full
Of underſtanding, can but hither come,
Imprimus, *Item*, and *the Total Sum*.
I do not wiſh them *Egypt's* plagues; but even
As bad as they; I'll add unto 'em ſeven:
I wiſh not *Locuſts*, *Frogs*, and *Lice* come down,
But clouds of moths in ev'ry ſhop i'th' town:
Then honeſt devil to their ink convey
Some aquafortis, that may eat away
Their books: to add more torments to their lives,
Heav'n, I beſeech thee, ſend 'em handſome wives;
Such as will pox their fleſh till ſores grow in't,
That all their linen may be ſpent in lint,
And give them children with ingenious faces,
Indu'd with all the ornaments and graces
Of ſoul and body, that it may be known
To others, and themſelves, they're not their own.
And if this grieve 'em not, I'll vex the town
With this curſe, *ſtates put* Trinity *lecture down*:
But my laſt imprecation this ſhall be,
May they more debtors have, and all like me.

Though

Though I confeſs Mr. *Randolph* (who was as witty a man as any in the age he lived in) is very ſharp upon his Duns; yet conſidering they were importunate ones, thoſe that have had the ſame kind of uſage from them, will think he has but done them juſtice.------But this, I preſume will be enough to ſhew the miſery of wanting money; and what a great unhappineſs it is to be forced to borrow it.

I ſhall next proceed to enquire into the reaſons why, or by what means it comes to be ſo much wanted; but that ſhall be the buſineſs of the next Chapter.

CHAP. III.

An Enquiry into the Cauſes of Men's wanting Money.

SINCE money is a thing ſo neceſſary and ſo uſeful, and the want of a competency of it, makes a man ſo very miſerable; rendering him liable to all the ſcorn and contempt that an ill-natured world can throw upon him; it ſeems a little ſtrange ſo many ſhould want it, eſpecially of thoſe that know the worth of it. And therefore it may be worth our enquiring into the cauſe from whence this want proceeds; I mean the common and ordinary cauſes; for there are ſome cauſes that are extraordinary, ſuch as all our wit and prudence can neither foreſee, nor avoid: ſuch was that extraordinary and ſurpriſing ſtorm, in November 1703, whereby many thouſands were undone as to their eſtates, beſides the many lives that were loſt: and ſuch alſo was the dreadful fire of *London;* whereby ſome that had great eſtates one week, had ſcarce bread to eat the next week. And particular perſons had particular loſſes by fire, many times

times ſince. Thus, in a time of war, many are unavoidably loſers; but theſe muſt not be reckoned the common and ordinary ways that makes and keeps men poor. We know indeed, that by the divine Providence in the body of a Common-wealth, there muſt be as well poor as rich, even as an humane body cannot ſubſiſt without hands and feet to labour, and walk about to provide for the other members, the rich being the belly, which devour all, yet do no part of the work: but the cauſe of every man's poverty is not one and the ſame: ſome are poor by condition, and content with their calling; and neither ſeek, nor can work themſelves into better fortune; yet God raiſeth up as by miracle, the children and poſterity of theſe, often-times to poſſeſs the moſt eminent places either in Church or Common-wealth, as to become Arch-biſhops, Biſhops, Judges, Commanders Generals in the field, Secretaries of State, States-men, and the like, ſo that it proveth not always true which *Martial* ſaith,

> If poor thou art, then poor thou ſhalt remain:
> Rich men alone do now rich gifts obtain.

Of this condition are the greateſt number in every kingdom; other there are, who have poſ-ſeſſed great eſtates, but thoſe eſtates (as I have ſeen and known it in ſome families, and not far from the city) have not thrived or continued, as gotten by oppreſſion, deceit, uſury, and the like, which commonly laſteth not to the third generation, according to the old ſaying,

> It ſeldom is the grand-child's lot
> To be the heir of goods not juſtly got.

Others come to want and miſery, and ſpend their fair eſtates in ways of vicious living, as upon drink and

and women; for *Bacchus* and *Venus* are inſeparable companions, and he that is familiar with the one, is never a ſtranger to the other.

In one ſame way, manner, and end,
Both wine and women do offend.

Some again live in perpetual want, as being naturally wholly given to idleneſs; theſe are the drones of a Common-wealth, who deſerve not to live, *Qui non laborat, non manduces:* he that laboureth not, muſt not eat. *Labour night and day, rather than be burthenſome,* ſaith the Apoſtle *Paul:* both country and city ſwarm with theſe kind of people. *The diligent hand* (ſaith *Solomon*) *ſhall make rich, but the ſluggard ſhall have a ſcarcity of bread.* I remember when I was in the Low Countries, there were three ſoldiers, a *Dutchman* a *Scot,* and an *Engliſhman,* who for their miſdemeanors were condemned to be hanged: yet their lives were begged by three ſeveral men, one a Bricklayer, that he might help him to make bricks, and carry them to the walls: the other was a brewer of *Delft,* who begged his man to fetch water, and do other work in the brew-houſe: now the third was a Gardiner, and deſired the third man to work in, and dreſs an hop-garden: the firſt two accepted their offers thankfully; this laſt, the *Engliſhman,* told his maſter in plain terms, *His friends had never brought him up to gather hops;* and therefore deſired to be hanged firſt, and ſo he was.

Others having had great eſtates left unto them by their friends, and who never knew the pain and care in gettiug them, have, as one ſaid truly, galloped through them in a very ſhort time: Theſe are ſuch of whom *Solomon* ſpeaketh, *who having riches, have not the hearts* (or rather the wit) *to uſe them:*

them: theſe men moſt aptly are compared to the willow-tree, which is called in Latin, *Frugi perda*, or Looſe-fruit, becauſe the palms of the willow-tree are no ſooner ripe, but blown away with the wind. I remember, in Queen *Elizabeth's* time, a wealthy Citizen of *London* left his ſon a mighty eſtate in money; who imagining, he ſhould never be able to ſpend it, would uſually make ducks and drakes in the *Thames* with ſhillings, as boys are wont with tile-ſheards, and oyſter-ſhells; and in the end grew to that extream want, that he was fain to beg or borrow ſix-pence, having many times no more ſhoes than feet; and ſometimes, *more feet than ſhoes*, as the Beggar ſaid in the Comedy.

Many alſo there are, who having been born to a fair eſtate, have quite undone themſelves by marriage, and that after a two-fold manner; firſt by matching themſelves without advice of parents or friends in heat of youth, unto proud, fooliſh and light houſewives, or ſuch as eternal clacks, that one were better have his diet in hell, than his dinner at home; there to be troubled with her never-ceaſing tongue. And this is the reaſon, ſo many of their huſbands travel beyond the ſeas, or at home go from town to town, from tavern to tavern, to look for company; and in a word, to ſpend any thing, to live any where, ſave at home in their own houſes, where they are ſure to have no quiet.

Others there are again, who match themſelves (for a little handſomeneſs, and eye-pleaſing beauty) into a very mean and poor family, without birth or breeding, and ſometimes drawn in hereto by broken knaves, neceſſitous parents, who are glad to meet with ſuch, that they might ſerve them as props to uphold their decaying and ruinous relations, and theſe poor ſilly young birds, are commonly caught

up before they be fledged, and pulled bare before ever they knew they had feathers; for their fathers-in-law (or ſome near of kin) as ſoon as they have ſeen one and twenty, have ſo be-limed them in bonds, that they ſhall hardly as long as they live, be able to fly over ten acres of that land their friends left them.

A Knight of eight or ten thouſand pounds land by the year, doted upon an Ale-wive's daughter, and made her a lady, and then the Devil made her prouder than thoſe that are born ſo. It cannot be denied, but women of the meaneſt condition, may make good wives, ſince *Paupertas non eſt vitium*, Poverty is no Vice; but herein is the danger, that when their huſbands have taken a ſurfeit of their beauties (as oftentimes they do) and begin to find their error, they begin (as I have known many) to contemn them, and fly abroad, and not only dote upon others, but deviſe all the ways they can (being grown deſperate) to give away or ſell all that they have: beſides, thoſe up-ſtart gentlewomen oftentimes prove ſo wickedly imperious and proud, as that they make no conſcience to abuſe, inſult over, and make mere fools of their huſbands, by letting and diſpoſing of his land, gathering up his rents, putting away and entertaining what ſervants they pleaſe; and thereby verify that old verſe,

There's nothing more perverſe and proud than ſhe,
Who is to Wealth advanc'd from beggary.

An Italian Earl about *Naples*, of an hundred thouſand crowns by the year, married a common Laundreſs: whereupon the old *Paſquin* (an image of ſtone in *Rome*) the next Sunday morning or ſhortly after, had a foul and moſt filthy Shirt put upon his back, and this tart libel beneath:

Why, how now, *Paſquin!* I thought you would ſcorn
To wear a foul Shirt on a Sunday-Morn.

To

To which *Paſquin* is made to return this anſwer:

I know not how to help it; for 'tis ſaid
My Laundreſs is of late a Counteſs made.

But there is another inconveniency; which is, that beſides the calling of his wit and judgment into queſtion, he has ſo many worſe than horſe-leeches, continually preying upon his eſtate, as his wife has neceſſitous friends and kindred; but they that thus marry, are commonly ſuch young men, as are left to themſelves; their Parents, Overſeers, or faithfulleſt Friends being either dead, or at a great diſtance from them.

Others not affecting marriage at all, live (as they ſay) upon the *Commons*, to whom it is worſe than death, to be put into the *Several;* but ſpend that they have altogether in irregular courſes of life, as in change of houſes and lodgings, entertainment of new acquaintance, making great feaſts in taverns, invitations, meetings of their (common) Miſtreſſes, Coach-hire, Cloaths in faſhion, and the like; beſides the hanging on and intruſion of ſome neceſſitous Paraſites, of whom they ſhall find as much uſe, as of water in their boots.

There are others again of over-good free natures and diſpoſitions, who are eaſily fetched and drawn in by decayed and crafty knaves (I call them no better, for in truth they are not) to enter into bonds, and to paſs their words for their old debts and engagements; and this they are wrought to do in taverns, in their cups and merriment, at ordinaries, and the like places. I would have in the faireſt room of one of theſe houſes, the emblem of a gallant young heir, creeping in at the great end of a hunter's horn, with eaſe, but cruelly pincht at the coming out of the ſmall end, and a fool ſtanding not afar off, laughing at him: and

theſe be thoſe fools who will be ſo eaſily bound for others, and paſs their words in their drink:

'Tis eaſy into hell to fall,
But to come back from thence is all.

It is eaſy ſlipping into trouble but the return and getting out of it, is full of difficulty.

Infinite alſo are the caſualties that are incident to the life of man, whereby he may fall into *Poverty;* as misfortune by fire, loſs at ſea, robbery and theft on land, wounds, lameneſs, ſickneſs, &c.

Many run out of great eſtates, and have undone themſelves by over-ſumptuous building, above and beyond their means and eſtates.

Others have been undone by careleſs and thriftleſs ſervants, ſuch as waſte and conſume their maſter's goods, neither ſaving nor mending what is amiſs; but whatſoever they are intruſted withal, they ſuffer to be ſpoiled, and run to ruin. For, *Qui modica ſpernit, paulatim defluit:* he that deſpiſeth all things, falls by little and little, ſaith the Wiſeman.

Some (yea a great many) have brought themſelves to beggary by play and gaming, as never lying out of ordinaries, and gaming-houſes, which is the ready road to ruin: ſuch places, like quickſands, ſo ſuddenly ſink and ſwallow them, that hardly you ſhall ever ſee their heads appear any more.

Others (and great ones too) affect unprofitable, yea. and impoſſible inventions and practices, as the Philoſopher's Stone, the Adamantine Alphabet, the diſcovery of that new world in the Moon, by thoſe new-deviſed glaſſes, (far excelling, they ſay, thoſe of *Galilæus*) ſundry kinds of uſeleſs wild-fires, water-works, extractions, and the like.

If any would be taught the true uſe of money, let him travel into *Italy*, for the Italian (the Florentine

Florentine eſpecially) is able to teach all the world thrift. For, *Italy* being divided into many principalities and provinces, and all fertile, the inhabitants are many, (and by reaſon of often differences amongſt them, apt to take up arms) the people are ſubject to taxes and impoſitions;* as in *Florence*, the Duke hath Exciſe or Cuſtom at the Gates, even out of Herbs, that are brought for Salads and Broths into the city. Having thus ſhewed the cauſes of men's wanting Money, take the following Character of ſuch a man.

The Character of thoſe that want Money, drawn to the Life.

HE that wanteth money is for the moſt part of a ſorrowful countenance and extreamly melancholy, both in company and alone by himſelf; eſpecially if the weather be foul, rainy, or cloudy. Talk to him of what you will, he will hardly give you the hearing; aſk him any queſtions, he anſwers you with monoſyllables, as *Tarleton* did one who did out-eat him at an ordinary; *Yes*, *No*, *That*, *Thanks*, *True*, &c. That rhetorical paſſage of *Status tranſlavitus*, the ſtate tranſlative is of great uſe with him: for he is always laying the cauſe of this want upon others, and proteſting this great Lord, and that Lady, or Kinſman owes him money, but not a Deniere that he can get: he ſwears at, and murmurs againſt the French, and other ſtrangers, that convey ſuch ſums of money out of the land, tho' in truth it would be all one to him, if it were ſtill in the land: beſides, our leather-hides, under the colour of calf-ſkins, and at that word, he ſhews his boots out at the heels, and wanting mending. He walks with his arms

arms folded, his belt without a ſword or rapier, (that perhaps being ſomewhere in trouble) an hat without a cravet, or handkerchief, hanging over his eyes, only wears a weather-beaten fancy, for faſhion ſake: he cannot ſtand ſtill, but like one of the Tower wild beaſts, is ſtill walking from one end of his room to another, humming out ſome new Northern tune or other; if he meets with five or ten pieces, happily conferred upon him by the beneficence of ſome humble friend or other, he is become a new man, and ſo overjoyed with his fortune, that not one drop of ſmall drink will down with him all that day.

CHAP. IV.

New Directions to all Manner of Perſons that be in Want or Streights, how to ſupply themſelves with Money enough at all times.

IF a man hath fallen into Poverty or Diſtreſs, either by death of friends, ſome accident or other by Sea or Land, Sickneſs or the like, let him not deſpair; for, *Paupertas non eſt vitium:* and ſince the Common-wealth is like unto an human body, conſiſting of many members, ſo uſeful each to either, as one cannot ſubſiſt without the other; as a Prince his Council, and Stateſmen are as the head; the Arms, are Men of arms; the Back the Commonalty; Hands and Feet, are the Country and Mechanic Trades, &c. So God hath ordained, that all men ſhould have need one of another, that none might live idley, or want employment: wherefore Idleneſs, as the bane of a Common-wealth, hath a curſe attending upon it, it ſhould be cloathed with rags, it ſhould beg its bread, &c. A proper young man begging of a Gentleman

Gentleman on the way in *Oxfordſhire*, the Gentleman chid him, and told him, That a man of his youth and limbs, might be aſhamed to beg; whereupon the beggar ſaid, He was troubled with a loathſome diſeaſe, which he was aſhamed to name; the Gentleman giving him two-pence, and riding forward ſent his man back to know what his diſeaſe was; the Beggar refuſing to tell him, and being threatened to be cudgelled, he told the ſerving-man in plain Engliſh, that his diſeaſe was Idleneſs, for he was ſo lazy, he could not work. I remember I have read in an Italian hiſtory, of one ſo idle, that he was fain to have one to help him to ſtir his chops, when he ſhould eat his meat.

Now if you would aſk me, what courſe he ſhould take, or what he ſhould do that wanteth money, let him firſt bethink himſelf to what profeſſion or trade of life he hath been formerly brought up; if of the inferior or middle ſort of Tradeſmen or Artificers, (for thoſe are chiefly concerned in this unhappineſs,) let ſuch,

Firſt, Be very diligent and induſtrious in their reſpective trades and callings, and not be ſlothful in buſineſs.

Secondly, Let them take heed of idleneſs, and of all vain and idle companions, that loiter up and down, and ſquander away their time as if it were of no value, when it is the moſt precious thing in the world: there being nothing in the world that is a more certain indication of ruin and deſtruction, than the waſting and miſ-improvement of our time. And yet this is frequently done by thoſe that would take it ill to be taxed therewith: as for inſtance, how many are there that ſpend a great deal of their time in *coffee-houſes* and *weekly-clubs*; where, tho' but little money is pretended to be ſpent, yet a great deal of precious time is there ſquandered away,

away and loſt; which many (that frequent thoſe places) never think of; but meaſure their expences only by what goes out of their pockets; not conſidering what they might have gained in that time by their labour, and what they might have ſaved by keeping in their ſhops. Let us therefore reckon, that when a Tradeſman goes to the *Coffee-houſe* or *Ale-houſe* in a morning, to drink his morning's draught, let it be of what liquor it will; where whilſt he is ſpending his two-pence, what with ſmoaking and talking, he whiles away at leaſt an hour: and in the evening goes to his two-penny club, and there tarries from ſix till ten; and it muſt be a very ordinary trade, which in that time he could not have got a ſhilling; and if he keeps ſervants, the want of his preſence at home, may have loſt him as much as he could have gotten in that time himſelf: ſo that his ſpending a groat, morning and night (that is, two-pence each time) cannot be accounted leſs than the loſs of ſeven groats a day; which comes to fourteen ſhillings a week; and in a year amounts to thirty-ſix pounds ten ſhillings: which if it had been ſaved, would by that time one of his children had been grown up, to one and twenty years of age, and ſo fit to have been either diſpoſed of in marriage, or ſet up of his trade, would have amounted to ſeven hundred and ſixty pounds ten ſhillings; which would have been a very ample portion to begin the world with. He therefore that would live ſo as not to want money, muſt prevent all ſuch idle and needleſs expences, and unneceſſary loſs of time.

But if the perſon complaining of the want of money, has been brought up to no trade, then let him conſider to what kind of life his genius, or natural diſpoſition does moſt of all incline him: if he has a mind to ſeek his fortune abroad, he may at once ſatisfy his curioſity, ſupply his neceſſity,

ceſſity, and ſerve his country, by going into her Majeſty's ſervice, under his Grace the Duke of *Marlborough;* and by putting himſelf forward in doing brave actions, he may advance both his fortune and family: and if he liſt not to travel by land, he may enter himſelf on board one of her Majeſty's men of war in the Royal Navy; and have the ſame opportunity to advance himſelf by brave actions at ſea. If you liſt not to follow the Wars, you may find entertainment among our new Plantations in *America*, as *New England*, *Virginia*, the *Barbadoes*, St. *Chriſtophers*, *Jamaica*, and the reſt; where, with a great deal of delight, you may have variety of honeſt employments, as fiſhing with the net or hook, planting, gardening, and the like; which, beſide your maintenance, you ſhall find it a great content to your conſcience to be in action, which God commands us all to be; if you have been ever in a Grammar-School, you may every where find children to teach, ſo many no doubt, as will keep you from ſtarving, and it may be in a Gentleman's houſe; or if you get entertainment of any who followeth the Law, or Practiſeth Phyſic, you may with diligence and practice by the one, prove a Clerk to himſelf, or ſome Juſtice of the Peace: by the other, you may get the knowledge and nature of herbs, and all foreign drugs from his Apothecary. and perhaps many good Receipts for Agues, Wounds, and the like: I have known many this way to have proved in a country-town tolerable Phyſicians, and have grown rich. If being born a Gentleman (as our gentlemen do) you ſcorn to do any of theſe, you may get to be a Gentleman-Uſher to ſome Lady or other, they are not a few that have thrived paſſing well this way. The times in no age were ſo hard, as to deny induſtry, and ingenuity a livelihood; the Soldier may live by the exerciſe of his

ſword, as the Scholar by the exerciſe of his pen, and not pretend unto that which he underſtandeth not: and in a word, rather than be in miſerable and pitileſs want, let a man undertake any vocation and labour, always remembering that homely (but true) diſtich of old *Tuſſer's*,

Think no Labour ſlavery,
That brings in Penny favourly.

And as a neceſſary rule hereunto coincident, Let every man endeavour by dutiful diligence to get a friend, and when he hath found him, (for they are not ſo eaſily found in theſe days) uſe all care poſſible to keep him, and to uſe him as one would do a cryſtal or *Venice* glaſs, to take him up ſoftly, and uſe him tenderly; or as you would a ſword of excellent temper and metal, not to hack every gate, or cut every ſtaple and poſt therewith, but to keep him to defend you in your extreameſt danger: falſe and ſeeming friends are infinite, and ſuch be our ordinary acquaintance, with the compliment of, *I am glad to ſee you well, how have you done this long time, &c.* and theſe we meet with every day? There is no torment to the want of money; it puts a man upon unlawful and forbidden actions, and like the Strappado, it often ſtretcheth him an inch beyond his length: in a word, for a concluſion, let every one that would be careful to get and keep money, know the worth of a penny; and ſince we are born, we muſt live, *Vivious nous*, let us live as well, as merrily as we can in theſe hardeſt times, and ſay every one of us, as Sir *Roger Williams*, that brave ſoldier ſaid to Queen *Elizabeth*, when he wanted pay for his ſoldiers; *Madam, I tell you true, We will be without money for no man's pleaſure.* And therefore to conclude this Chapter, Be always careful to get, and cautious in ſpending money:

money: and when you have it, know how to keep, and yet how to uſe it, when there is occaſion. For money in your pocket is always the beſt companion: and therefore as one ſays, *Be a good huſband, and thou wilt ſoon get a penny to ſpend, a penny to lend, and a penny for thy friend:* For I would have none be ſuch muck-worms and miſers as to ſcrape up money only to keep, and not make uſe of it: for to ſuch, money is the greateſt curſe in the world, as you may ſee by the following examples:

A remarkable Account of the miſerable Lives and woeful Deaths, of ſeveral rich Muckworms and Miſers.

IN the days of King *Henry* VIII. there was one Mr. *Greſham*, a merchant of *London*, ſetting ſail homewards from *Palermo;* where, at that time there dwelt one *Antonio*, called the Rich; and ſo he might well be called, who had at one time, two kingdoms mortgaged to him by the king of *Spain;* and yet a griping and uſurious miſer, who had indeed, the art of catching money, but not of uſing and improving it aright: Mr. *Greſham* being croſſed by contrary winds, was conſtrained to anchor under the lee of the iſland off from *Bulo*, where was a burning mountain. And about the mid-day, when for a certain ſpace, the mountain forbore to ſend forth flames, Mr. *Greſham*, with eight of the Sailors aſcended the mountain, approaching as near the vent as they durſt; where, amongſt other noiſe, they heard a voice cry aloud, ſaying, *Diſpatch, Diſpatch; the rich* Antonio *is a coming:* terrified herewith, they haſted their return, and the mountain preſently after, broke out in a flame. But from ſo diſmal a place they made all

the haſte they could, and deſiring to know more of this matter, (the winds ſtill thwarting their courſe,) they returned to *Palmerino*, and forthwith enquiring for *Antonio*, they found that he was dead about the very inſtant, ſo near as they could gueſs, that voice was heard by them. Mr. *Greſham* at his return to *London*, reported this to the King. and the mariners (being called before him) confirmed the ſame. Upon *Greſham*, this wrought ſo deep an impreſſion, that he gave over all his merchandizing, diſtributed his eſtate, partly to his Kinsfolk, and partly to good uſes, retaining only a competency for himſelf; and ſo ſpent the reſt of his days in ſolitary devotion.

CROMERUS, *of a rich* POLONIAN.

A Rich *Polonian* was very covetous, much given to rapine and oppreſſion, who falling ſick, and being like to die, was admoniſhed by his friends to ſue to God for mercy; which he refuſed to do, ſaying, *That there was no hope of Salvation for him; no place of pardon left.* No ſooner had he ſpoke this, but immediately there was heard of the ſtanders-by moſt vehement ſtripes and blows, which appeared manifeſtly upon the body of this dying wretch, who preſently gave up the ghoſt, to the great terror and amazement of all who were preſent eye-witneſſes of his ſad and diſmal ſtory.

SPOTSWOOD's *Hiſtory of the Church of Scotland, of the rich Biſhop of* GLASGOW.

JOHN CAMERON, Biſhop of *Glaſgow*, was a very covetous man; given to violence and oppreſſion, eſpecially towards his poor tenants and vaſſals;

vaſſals; but God ſuffered it not long to go unpuniſhed; for the night before *Chriſtmas-day*, as he lay a ſleep in his houſe at *Lockwood*, ſeven miles from the city of *Glaſgow*, he heard a voice ſummoning him to appear before the tribunal of Chriſt, to give an account of his doings: whereupon he awaked, and being greatly terrified, he called to his ſervants to bring light, and ſit by him: he himſelf alſo took a book in his hand and began to read: but the voice calling the ſecond time, ſtruck all the ſervants to an amazement: the ſame voice calling the third time far louder, and more fearfully, the Biſhop, after a heavy groan, was found dead in bed, his tongue hanging out of his mouth: a fearful example of God's judgment againſt the ſin of covetouſneſs and oppreſſion.

STRADA, *of the rich Cardinal* GRANVELL.

CARDINAL GRANVELL (a great Favourite of the King of *Spain*) being placed under the dutcheſs of *Parma*, as a chief Director of all the affairs in the Low Countries, when he was diſcharged of his office, and ſaw all forſaking him: he ſaid, *That he had long enough waited upon other men's occaſions: that a man broken with continual toil, could not but wiſh for reſt;* and that to one *beſieged with petitioners, liberty was not to be refuſed; eſpecially when he knew that Petitioners and Letter-Carriers, met like Pitcher-Carriers at a ſpring, which they drain and trouble: that favour at court, had better face than inſide, and that all human things are found to be far leſs in our poſſeſſion than they are fancied in our hope:* and that all was vanity and vexation of ſpirit.

Mr.

Mr. LATIMER, *of a rich Man.*

A Rich man, when he lay on his ſick-bed, was told by one, that in all probability he was not a man for this world: as he heard it, *What*, ſaith he, *muſt I die? Send for a Phyſician; Wounds, Side, Heart, muſt I die? Wounds, Side, Heart, muſt I die?* And thus he continued; and nothing could be got from him, but, *Wounds, Side, Heart, muſt I die, and go from my riches?*

Mr. *Burroughs*, ſpeaks of a rich man who lived near him, who when he heard his ſickneſs was mortal, ſends for his bags of money, and hugged them in his arms, ſaying, *O muſt I leave thee, O muſt I leave thee!*

He relates of another, who when he lay upon his ſick-bed, called for his bags, and laid a bag of gold upon his heart; and after awhile, bid them take it away, ſaying, *It will not do, It will not do.*

Mr. *Rogers*, tells of one, that being near unto death, clapt a twenty ſhilling piece of gold in his mouth, ſaying: *Some wiſer than ſome, I will take this along with me however.*

CHAP. V.

RICHES are for Spending, and Spending for Honour and good Actions; therefore *Extraordinary Expences* muſt be limited by the worth of the occaſion: for *Voluntary Undoing*, may be as well for a Man's *Country*, as for the *Kingdom of Heaven;* but *Ordinary Expences* ought to be limited by a Man's eſtate, and governed with ſuch regard, as that it be within his compaſs, and not ſubject to deceit and abuſe of Servants, and ordered to the beſt

beſt ſhew, that the Bills may be leſs than the Eſtimation abroad. Certainly, if a man will keep but of even hand, his *Ordinary Expences* ought to be but, *to the half of his Receipts;* and if he think to wax rich, but to the third part. It is no baſeneſs for the greateſt to deſcend and look into their own eſtate: ſome forbear it, not upon negligence alone, but doubting to bring themſelves into melancholy, in reſpect they ſhall find it broken; but wounds cannot be cured without ſearching. He that cannot look into his own Eſtate at all, had need both chuſe well thoſe whom he employeth, and change them often; for new are more timerous and leſs ſubtile: he that can look into his Eſtate but ſeldom, it behoveth him to turn all to a certainty: a man had need, if he be plentiful in ſome kind of *Expences*, to be as ſaving again in ſome others; as, if he be plentiful in diet, to be ſaving in apparel; if he be plentiful in the hall, to be ſaving in the ſtable, and the like: for he that is plentiful in *Expences* of all kinds, will hardly be preſerved from decay: in clearing of a Man's Eſtate, he may as well hurt himſelf, in being too ſudden, as in letting it run on too long; for haſty ſelling is commonly as diſadvantageous as intereſt; beſides, he that clears at once, will relapſe; for finding himſelf out of ſtreights, he will revert to his old Cuſtoms; but he that cleareth by degrees, induceth a habit of Frugality, and gaineth as well upon his Mind as upon his eſtate. Certainly, he who hath an eſtate to repair, may not deſpiſe ſmall things; and commonly it is leſs diſhonourable to abridge petty charges, than to ſtoop to petty gettings. A man ought warily to begin charges, which once begun, will continue; but in matters that return not, he may be more magnificent.

It is very hard for an open and eaſy *Nature* to keep within the compaſs of his *Fortune;* either *Shame,*

Shame to be obſerved *behind* others, or elſe a vain-glorious *itching* to *out-do* them, *leaks* away *All*, till the *Veſſel* be empty or low; ſo that nothing involves a man to more unhappineſs than an heedleſs letting go, in an imprudence of miſpending. It alters quite the frame and temper of the Mind. When wants come, he that was profuſe, does eaſily grow rapacious. It is extream unhappineſs to be thus compoſed of extreams, to be impatient both of plenty and want.

And therefore let every man for the better ordering of his Expences, obſerve the following Rules:

Firſt, See that your Comings-in, be more than your Layings-out: for unleſs this be minded, a man may waſte away to nothing inſenſibly: if your Income exceed your Expences, but twenty ſhillings a year, you are in a thriving condition; but if on the contrary, your Expences exceed your Income, you are in the highway to ruin.

Secondly, Keep an exact Account of what you Lay-out, and what you Receive: for without this you'll be always in the dark.

Thirdly, Balance your Accounts at leaſt once every quarter; and then you'll the better ſee how the caſe ſtands with you, and ſo may the better retrench matters, if you find you have exceeded.

Fourthly, In laying out your money truſt not to your ſervants; for in ſmall matters they may deceive you, and you be never the wiſer, and many ſuch ſmall matters, may amount to a great a ſum.

Fifthly, In all your affairs of moment, look after your buſineſs yourſelf, if you deſire it ſhould ſucceed well.

Sixthly, Be always ſparing, that you may ſtill have wherewithal to ſpend.

Seventhly, Never ſpend preſently, in hopes of gaining for the future: wiſe Merchants, while their goods

goods are at Sea, do not increaſe their Expences at land; but fearing the worſt, ſecure what they have already in their hands.

Eighthly, Never buy but with ready money; and buy there were you find things cheap and good, rather than for friendſhip or acquaintance ſake; for they perhaps may take it unkindly, if you will not let them cheat you; for you may get experience, if nothing elſe, by going from one ſhop to another.

Ninthly, Be ready to give good advice to all, but be ſecurity for none; and if a friend or relation preſs you to it, refuſe it; and rather if you can, lend him money of your own upon another's bond.

Tenthly, Let not thy table exceed the fourth part of thy revenue: let thy proviſion be ſolid, and not far fetched; fuller of ſubſtance than art. Be wiſely frugal in thy preparation, and freely chearful in thy entertainment. Too much is vanity, and enough is a feaſt.

CHAP. VI.

How to ſave Money in Diet, Apparel, and in Recreations, &c.

IT would be too long to recount or enumerate the many and various ways and occaſions that men and women have of ſpending and laying out money, many of which are abſolutely neceſſary, unleſs we knew how to live without meat, or drink, and apparel, with other external neceſſaries, as horſes, armour, books, and the like; in a word, whatſoever may conduce to our profit or honeſt pleaſure: yet in huſbanding our money in all theſe, there is a great deal of caution and diſcretion to

be uſed. For moſt true it is, that of all nations in *Europe*, our *Engliſh* are the moſt profuſe and careleſs in the laying out of their money: go into other countries (eſpecially *Italy*) the greateſt *Magnifico* in *Venice*, will think it no diſgrace to his *Magnificenza* to go to Market, to chooſe and buy his own meat, and what he beſt likes there. But we in *England*, ſcorn to do either; ſurfeiting indeed of our plenty, whereof other countries fall far ſhort. Inſomuch, that I am perſuaded, *That our city of London, of itſelf alone eateth more good beef and mutton in one month, than all Spain, Italy, and a part of France, in a whole year.* If we have a mind to dine at a Tavern, we beſpeak a dinner at all adventure, without ever demanding or knowing the price thereof, till it be eaten: when dinner is over, there is a certain Sauce by the drawer called a *Reckoning*, in a bill as long as a brokers *Inventory:* for I have known by experience, in ſome Taverns, that ſometime at leaſt twice, and ſometime thrice as much has been reckoned as the meat and dreſſing hath been worth: no queſtion but a fair and honeſt gain is to be allowed, in regard of houſe-rents, linen, attendance of ſervants, and the like: and there are without doubt, ſome (though not many) Taverns very honeſt and reaſonable, and the uſe of them is neceſſary; for if a man meet with a friend or acquaintance in the ſtreet, whither ſhould they go, having no friend's houſe near to go into, eſpecially in any rainy or foul weather, but to a Tavern? Where for the expence of a pint or quart of Wine, they may have a dry houſe, a good fire, and a clean room to confer together, or write to any friend about buſineſs. But to have in a bill eight ſhillings brought up for an Ordinary Capon (as my lord of *Northampton's* gentlemen had at *Greenwich*, in King *James* his time) ſeven or eight ſhillings for a pair of

of ſoals, four ſhilling for a dozen of larks, would make a *Florentine* run out of his wits: in which reſpect, you may obſerve, *That if our gallants would be wiſe, they might ſave a conſiderable ſum of money in the year.* Beſides, in your own private houſe or chamber, a diſh or two, and a good ſtomach for the ſauce, ſhall give you more content, continue your health, and keep your body briſk and lively, than ſuch great variety of diſhes: this pleaſed ever the healthy and happy: *Cut ſplendet in menſa tenui Salinum:* meaning, by the ſmall and poor ſalt-ſeller, a ſlender and a frugal diet. Curis (*that noble* Roman) *a man of marvellous Honeſty, Temperance and Valour* (*who overcame the* Samnites *and* Pyrrhus *himſelf*) *when the Ambaſſadors of the* Samnites *brought him a vaſt Sum of Gold, they found him ſitting by the fire, and boiling of turnips for his dinner, with an earthen diſh in his lap, at which time he gave them this anſwer,* I had rather eat in this diſh, and command over them that have gold, then be rich myſelf. Awhile after, he being accuſed for deceiving the State of Money, which he had gotten in his Conqueſts, and kept to himſelf, he took a ſolemn Oath, That he ſaved no more of all he got, but that one Treen or wooden Barrel, which he had there by him. Marvellous was the Temperance of the antient *Romans* in their diet, as alſo of the *Turks*, the *Italians* and *Spaniards* at this day: but it is in them natural not habitual, and by conſequence no Virtue, as themſelves would have it. For the inhabitants of hot Countries, have not their digeſtion ſo ſtrong, as thoſe under cold Climates, whoſe bodies by an *Antiperiſtaſis*, or ſurrounding of the cold, have the natural heat repelled and kept within them. Which is the reaſon that the Northern Nations are of all others the greateſt eaters and drinkers; and of thoſe, the *French* ſay, we of *England* have the beſt

ſtomachs, and are the greateſt Trenchermen of the World. But they are deceived; thoſe of *Denmark* and *Norway* exceed us, and the *Ruſſians* them. I confeſs we have had (and perhaps have yet) ſome remarkable eaters amongſt us, who for a wager would have eaten with the beſt of them; as *Wolmer* of *Windſor*, and one *Wood* of *Kent*, who eat up at one dinner, fourteen green Geeſe, equal to old ones in bigneſs, with gooſe-berry Sauce, according as has been affirmed to the Lord *Richard* Earl of *Dorſet*, at a dinner time at his houſe at *Knowl* in *Kent*, by one of his Gentlemen who was an eye-witneſs to the ſame.

But the truth is, That thoſe men live the longeſt, and are commonly in perfect health, who content themſelves, with the leaſt and ſimpleſt meat, which not only ſaves the purſe, but preſerves the body, as we ſee in *Lancaſhire*, *Shropſhire Cheſhire*, *Yorkſhire*, and other countries which are remote from the city; and it is Mr. *Camden's* obſervaiton in his *Britannia*, *Ut diutius vivant qui veſcuntur Lacticiniis*: they are commonly long lived, who live by white-meats, as Milk, Butter, Cheeſe, Curds and the like. For, *Multa fercula multos morbes gignere*, was truly ſaid of St. *Jerome*, as being apt by their ſundry and oppoſite qualities to breed much corruption. How healthful are Scholars in our Univerſities, whoſe commons are no more than ſuffices nature? Neither yet would I have any man *ſtarve himſelf to ſave his purſe*, as an Uſurer was won't to do, who was indebted two hundred pounds to his belly, for breakfaſts, dinners, and ſuppers, which he had defrauded it of in term-times at *London*, and in other places, employing his money to other purpoſes.

Another rich Uſurer, who made it his cuſtom every term to travel to *London* on foot, in ragged cloaths, and ſometimes did even beg of the thieves themſelves,

ſelves, and was ſo well known, that at laſt they took notice of him, and examining his pockets, found but little ſilver, but a great black pudding, in one end whereof his gold was. The Uſurer pleading hunger, deſired the thieves, for God's ſake, to give him half of it back again, which being granted, and the Uſurer finding it to be the wrong end, he deſired them to give him ſome of the fat in the other end to his lean: *no you rogue*, ſaid the thieves, *you have had your cut already, you ſhall not have a crumb more*: and as they cut the other end themſelves, to taſte of the pudding, out dropped the gold.

Money may well be ſaved, in travel or in town; if three or four ſhall join their purſes, and provide their diet at the beſt hand; it is no ſhame ſo to do.

I have known alſo ſome who have been very ſkilful in dreſſing their own diet. *Homer* tells us, that *Achilles* could play the cook excellently well: and it would not be amiſs for our *Engliſh* Travellers ſo to do in foreign countries, for many reaſons I have known, and not ſuffer themſelves to be cheated, as they ſo frequently are in public houſes: for if a man goes into a public houſe, and calls for a full pot of beer; it is three to one, that by froathing it up, he ſhall want above a quarter of a pint of his meaſure; and if a man takes notice of it, and inſiſts upon its being filled up, it is looked upon as ungenteel, and a piece of rudeneſs; and yet if a man wants but a farthing, or a half-penny of his reckoning, they wont ſuffer him to ſtir out of the houſe, till he has either paid it, or left a pawn for it: and ſo the Taverns, if you call for a bottle of wine, they will bring you a bottle, and reckon the price of a quart for it, when perhaps, it ſhall hold not above a pint and a half; that in four bottles you loſe a quart of wine, and yet muſt

pay

pay the full price for it. And the eaſineſs of gentlemen in ſuffering themſelves to be thus impoſed upon, has made it ſuch a cuſtom, that the *Vintners* and *Ale-houſe-keepers*, look upon themſelves to be affronted, when they are queſtioned about it. And ſo by degrees the *Ale-houſe-keepers* become gentlemen and buy eſtates in the country: and country-gentlemen are forced by their high-living and extravagant expences to ſell their eſtates and become beggars.

Nor is it only by making retrenchments in eating and drinking, that money may be ſaved, but in apparel alſo; which in women eſpecially, is grown to that extravagant and luxuriant height, that it will coſt many tradeſmen as much money to new-rigg their wives, as to ſet up their trades; a furbelowed-ſcarf alone being not to be purchaſed under as much money as heretofore would have bought a good Citizen's wife a new gown and petticoat: and which would become her a great deal better, than this fantaſtic and truly high-flying faſhion, brought over from *France*, to make Engliſh women fools, and their huſbands beggars. For how many ſtatutes of Bankrupt have our *Gazettes* been filled withal, ſince theſe furbelowed faſhions came over; every one ſtriving to outdo another, and waſte more ſilk in having a larger furbelow: whereas before, it was a rare thing to hear of a ſtatute of bankruptcy taken out againſt any man once in an age.---But theſe furbelows are not confined only to ſcarfs, but they muſt have furbelowed gowns, and furbelowed petticoats, and furbelowed aprons; and as I have heard, furbelowed ſmocks too; and perhaps ſomewhat elſe, (not ſo proper to be named) that is under them. And to what purpoſe is all this waſte, but to increaſe their pride, and empty their huſband's pockets?

'Tis

'Tis true, the garb and modern apparel of the men, is more neat and decent than it has been in former ages; though the many plaits in their coats, take up a great deal more cloth than needs: but ſeeing it tends to the conſumption of our Woollen Manufactory, and therein ſerves the Public, I have the leſs to ſay againſt it. Only to thoſe who have a mind to be moderate in their expences, and yet wear that which is good: I recommend them to the Quakers for a pattern, whoſe garb both for men, but eſpecially for women, is very becoming.

The next thing by which we may ſave money, is our recreations; of which ſome are more expenſive and chargeable than others; calling for more charge, and requiring more addreſs; tilting is one of theſe, which formerly was much uſed in the Courts of Princes; but of late, tilting of one another in earneſt, has cauſed that which is in jeſt, to be quite out of faſhion. But what I intend, is the recreation of private men: for ſuch is the frailty of human nature, that we cannot ſtand long bent, but we muſt have our relaxations both for the mind and the body; and both have their peculiar recreations: thoſe which are proper to the mind, is reading of delightful and pleaſant books, and the knowledge of the Mathematics, and other contemplative ſciences; which are the more taking and delightful, becauſe the pleaſures of the mind are more noble and excellent than thoſe of the body; and thoſe that are peculiar to the body are Walking, and Riding, Shooting and Hunting, Hawking and Fowling: alſo Ringing and Pall Mall. Theſe are pleaſures without doors; but there are others that are within doors, and thoſe are playing at Cheſs, Tables, Fox and Gooſe, Cards, Dice, Billiards, and ſuch others.

Now

Now with reſpect to your recreations, let the following rules be obſerved.

Firſt, Let your recreations be ſhort and innocent; and take heed to avoid all thoſe dangerous games and ſports that are apt to take up much of your time, or enſnare your affections, and ſo caſt you off from your more ſevere and manly employments.

Secondly, If you have a mind to recreate yourſelf, remember that recreation is ſo called *a recreando*; that is from a metaphorical new creating of man, by putting freſh life and vigour into him, when the powers of his mind and body, have been decayed and weakened with over-much ſtudy and labour: and therefore is to be uſed only to that end.

Thirdly, Avoid thoſe recreations, which inſtead of diverting, do only ſerve to trouble and amuſe the mind, perhaps much more than the hardeſt ſtudy: ſuch a diverſion is Cheſs, which was therefore not improperly ſtiled, *A Philoſophical Folly*, by King *James* the Firſt.

Fourthly, Uſe ſuch recreations as leave no ſting of repentance after them, for ſin committed in them; or grief and ſorrow for loſs of money or time, many days after; for this takes away all the notion we have of pleaſure.

Fifthly, If therefore you would play to divert yourſelf, never venture more money at it than what you intend for idle expences; or at moſt, ſo much as may wet your attention to your game, but not render you anxious about the iſſue of it; for that will take away the pleaſure.

Sixthly, Let thoſe with whom you play, be of your friends and acquaintance, and not ſtrangers, whoſe humours and diſpoſitions you know not.

Seventhly, Neither borrow nor lend money to play withal; much leſs carry any thing to pawn

to

to help you with money; for he that ſhall be guilty of ſuch ſordid actions, is unworthy the name of a Gentleman, or of a ſober Citizen.

Eighthly, In all your recreations, avoid having any thing to do with them that are given to quarrelling, ſwearing, or curſing; for if you keep company with ſuch perſons, it is impoſſible you ſhould be innocent.

Ninthly, Never play for more than you are willing to loſe; that ſo you may find yourſelf, after your paſtime, not the worſe, but the better; which is, or ought to be, the end of all recreation.

Tenthly, To conclude this ſubject; let not your recreations be laviſh ſpenders of your time, but chooſe thoſe that are healthful, ſhort, tranſient, recreative, and apt to refreſh you; but by no means dwell upon them, or make them your great Employment; for he that ſpends his time in ſports, and calls it recreation, is like him whoſe Garment is made all of Fringes, and his Meat nothing but Sauces; they are healthleſs, chargeable, and uſeleſs; and therefore avoid ſuch Games which require much time, or long attendance; or which are apt to ſteal away thy affections from thy daily calling; which muſt by no means be neglected; eſpecially where thy family's ſubſiſtance depends upon it: for to whatſoever thou haſt given thy affections, thou wilt not grudge to give thy time. Natural neceſſity, and the example of St. *John* (who as Hiſtory tells, recreated himſelf with a tame partridge) teaches us, that it is lawful to relax and unbend our bow, but we muſt not ſuffer it to be unready or unſtrung. And therefore make not an occupation of any recreation: the longeſt uſe of pleaſure is but ſhort: uſe therefore lawful recreations, ſo far forth, as it makes thee fitter in body and in mind, to do more chearfully the ſervice of thy Creator, and the duties of thy calling; re-

membering always thy work is great, and thy time is ſhort; and how little thou haſt done: be therefore careful henceforth, to make the moſt advantage of thy ſhort time that remains; as a man would of an old leaſe that was near expiring: and when thou art diſpoſed to recreate thyſelf, remember how ſmall a time is allotted for thy life; and that therefore much of it is not to be conſumed in idleneſs, ſports, plays, and toyiſh vanities: ſeeing the whole is but a ſhort while, though it be all ſpent in doing the beſt good that thou canſt; for man was not created for ſports, plays, and recreations, but for higher and nobler ends.

CHAP. VII.

How a Man may always keep Money in his Pockets.

HE that would always keep money in his pocket, muſt firſt be a perſon induſtrious to get it, and Secondly, careful to keep it; and Thirdly, cautious in ſpending it.

I. He muſt be induſtrious to get it; and muſt make hay while the ſun ſhines, ſail while the wind blow fair; and follow the current while the ſtream runs ſtrong; for if fortune be followed, as the firſt falls out, the reſt will follow: Money is a coy miſtreſs, and is not to be won without much courting; that is, not without labour and induſtry: and without diligence in acquiring, it is impoſſible to keep a penny in thy pocket; and this the ſacred Oracles abundantly inform us, by telling us, It is *the diligent hand* that *maketh rich;* and aſſuring us, that *the ſlothful ſoul ſhall ſuffer hunger:* yea, *Solomon*, (a man ſo famed for wiſdom, that he never had his equal) gives ſuch a high encomium to diligence, that he aſks, *Seeſt thou a man diligent in his*

his buſineſs? He ſhall ſtand before Kings; he ſhall not ſtand before mean men: as if he had ſaid, ſuch a man is worthy of the higheſt honour, and fit to be entruſted in the moſt arduous affairs; becauſe a diligent man will ſpare no pains in doing what he is employed in: he is not a talking but a doing man; and knows that *in all labour there is profit, but the talk of the lips tendeth only to penury.* And as he commends diligence in buſineſs; ſo he, on the contrary, ſets forth the lamentable fruits and effects of ſlothfulneſs, ſending the ſluggard to the *Ant* to learn wiſdom, and ſaying he is as a ſmoke to the eyes, and as vinegar to the teeth, and that his way is an hedge of thorns; and telling us that, he that his ſlothful in his work, is brother to him that is a great waſter; that ſlothfulneſs caſteth into a deep ſleep, and that an idle ſoul ſhall ſuffer hunger; nay, he that hideth his hand in his boſom, and will not ſo much as bring it to his mouth again; and that the deſire of the ſlothful killeth him, for that his hands refuſe to labour; ranks him amongſt ſuch wine-bibers, drunkards and gluttons, that ſhall come to poverty, and is poſitive, that drowſineſs ſhall clothe a man with rags; and to conclude, gives us his own obſervation upon ſuch a man, in theſe words: *I went by the field of the ſlothful,------ and lo it was all grown over with thorns, and nettles had covered the face thereof:------ then I ſaw, and conſidered it well; I looked upon it, and received inſtruction: yet a little ſleep, a little ſlumber, a little folding of the hands to ſleep; ſo ſhall thy poverty come as one that travelleth, and thy want as an armed man;* that is, it ſhall be unavoidable and unreſiſtable. And all theſe ſayings being the dictates of divine wiſdom, and writ by an unerring pen, ſufficiently evince this truth, that he that will always keep money in his pocket, muſt take care to be

diligent and induſtrious in his calling, and not ſlothful in his buſineſs.

II. As he muſt be diligent and induſtrious to get it, ſo ſecondly, he muſt alſo be careful to keep it; for if a man be never ſo induſtrious in getting money, yet if he be not careful in keeping it, all that he does will be to no more purpoſe, than *Margery* Good-cow's giving a good meal of milk, and afterwards kicking it down with her heels. But I need ſay the leſs upon this head, becauſe it is not eaſy to imagine, that he that has been diligent in getting money, ſhould be careleſs in keeping it: for unleſs it be your common ſailors, there is few that are guilty herein. 'Tis true, there is none that labour more, or venture farther than they; and yet there is very few that are more careleſs of keeping it, and leſs cautious in ſpending it. The contrary evil is more prevalent among us, I mean of perſons that have been very diligent in amaſſing up of treaſure together; which when they have got, they are ſo careful to keep, that they have not an heart to lay it out about their neceſſary occaſions; and know no other uſe of money, but only the having it: theſe are men that carry no money in their pockets, for fear they ſhould loſe it; but their cheſts are crammed with it: theſe are ſuch as will make the Queen's Collectors come often for their public taxes, not becauſe they have not money, but becauſe it goes to their hearts to think of parting with it; and had rather venture the French King's coming to take it all, than to part with any for the defence of the Nation. Indeed it is to ſuch hoarders up of money as theſe, that we owe the preſent ſcarcity of it: for whatever comes into ſuch men's clutches, never circulates in trade, nor ſees the light again, until its owners eyes are cloſed for ever. And therefore one aptly compared the money ſo heaped up in cheſts to dung,

dung, which while it lies upon a heap, is of no manner of advantage; but when diſperſed and caſt abroad, make fruitful all the fields 'tis thrown upon. It was upon this account, that *Ariſtotle* pronounced the Prodigal Spendthriſt a greater benefactor to his country, than the gripping Miſer; becauſe every trade and vocation fared the better for him; as the Taylor, Haberdaſher, Vintner, Shoemaker, Hoſtler, &c.

The covetous perſon is acquainted with none of theſe; for inſtead of ſattin, he ſuits himſelf with ſacking; he trembles as he paſſeth by a Tavern-door, to hear a reckoning of eight ſhillings ſent up into the Half Moon, for Wine, Oyſters and Faggots; for his own natural drink (you muſt know) is between that the frogs drink, and a kind of pitiful ſmall beer, too bad to be drunk, and ſomewhat too good to drive a water-mill. The Haberdaſher gets as little by him, as he did by a Gentleman of *Sudbury* in *Suffolk*, who when he had worn a hat eight and thirty years, would have petitioned the Parliament againſt Haberdaſhers for abuſing the country, in making their ware ſo ſlight: for the Shoe-maker, he hath as little to do with him, as ever *Tom Coryat* had: for Sempſters, perhaps he may love their faces better than their faſhions: for Plays, if he read but their titles upon a poſt, he hath enough. Ordinaries he knows none, ſave ſome of three-pence in Black-horſe-Alley, and ſuch places. For Tapſters, and Hoſtlers, they hate him as hell, as not ſeeing a mote in his cup once in ſeven years. This miſerable maſter ſupped himſelf and his man at the Inn with a quart of milk.

Again, There is alſo many other men loath to part with money in theſe tickliſh times, being deſirous, if the worſt ſhould happen, to have their friends about them, as Sir *Thomas Moore* ſaid, (filling

(filling his pocket with gold) when he was carried to the Tower.

Arguments to keep Money.

ALL people complain generally (as I have already ſaid) of the want of money, which like an epidemical diſeaſe, hath over-run the whole land; the city hath little trading; Country-farmers complain of their Rents yearly raiſed, by their Landlords, and yet can find no utterance for their commodities, or muſt ſell them at under-rates. Scholars without money get neither Patrons nor Preferment; Mechanick Artiſts no work, and the like of other profeſſions. One very well compared worldly Wealth, or Money, unto a Foot-ball, ſome few nimble heeled and light-headed run quite away with it, when the moſt are only lookers on, and cannot get a kick at it in all their lives. *Therefore keep your money.*

For go but among the Uſurers in their walks in *Moorfields*, and ſee if you can borrow an hundred pounds of any of them without a treble ſecurity, with the uſe one way or other doubled; and as yourſelf, ſo muſt your eſtate be particularly known. A pleaſant fellow came not long ſince to one of them, and deſired him that he would lend him fifty pounds: quoth the Uſurer, *My Friend, I know ye not: for that reaſon only I would borrow the money of you*, ſaid he; *for if you knew me, I am ſure you would not lend me a penny.*

A country Tenant meeting with his miſerable Landlord in the Term-time, did offer him the courteſy of a pint of ſack; to whom the Landlord ſaid, *Be a good huſband, and ſave one ſixpence, and give me the other, and I will take it as kindly, as if you had ſpent the whole twelve-pence.*

Another

Another meets a Creditor of his in *Fleet-ſtreet*, who ſeeing his old Debtor, *Oh Maſter*. Aye quoth he, *You are met in good time, you know there is money between us, and hath been a long time, and now it is become a ſcarce commodity: It is true, Sir*, quoth the other? (He looking down upon the ſtones that were between) *for in good faith I ſee none:* and this was all the Citizen could get at that time but afterward he was well ſatisfied.

Whom would it not vex, to be indebted to many of your ſhopkeepers, who though they have had their bill truly paid them, for many years together, yet upon the ſmalleſt diſtaſte, or a petty miſtake in reckoning, or ſome remnant behind, ſhall be called upon, openly railed at, by their impudent and clamorous Wives, inſulted over, and laſtly arreſted; which ſhould, methinks, teach every young Faſhion-monger, either to keep himſelf out of debt, or money in his purſe, to provide *Cerberus* a ſop. But at ſometimes money when it is due unto you by your own labour or deſert, is kept from you by ſome rich, miſerable, or powerful man or other, till after a long waiting day by day, and hourly attendance at his houſe or lodging; you not only loſe your time and opportunity of getting it elſewhere, and when all his done, muſt be glad to take five in the hundred, or elſe fair and candid promiſes, which will enrich you ſtraight, *Promiſſis dives quilibit eſſe proteſt.* If words and promiſes would paſs for coin, there would be no man poor. And ſome men there are of that curriſh and inhuman nature, whom if you ſhall importune through urgent neceſſity, then are you in danger to loſe both your monies and their favours for ever. *Therefore be careful to keep your money.*

For would you prefer and place your ſon in the Univerſity? Let him deſerve never ſo well, as being

being an able and ready grammarian, yea, captain of his form, you ſhall very hardly prefer him, without great friends joined with your great purſe; for thoſe juſt and charitable times, wherein deſert ſeldom went about without its due, are gone; the like I may ſay of the city, where, if the trade be any thing like, you cannot place your ſon under threeſcore or an hundred pounds, though by nature he was (as many are) made for the ſame, and of wit and capacity never ſo pregnant. *Therefore keep your money.*

Or have you a daughter by birth well deſcended, virtuous, chaſte, fair and comely; endued with the beſt commendable qualities, that may be required in a young, beautiful, and modeſt maid, if you have not been in your life-time thrifty, to provide her a portion, ſhe may live till ſhe is as old as *Greuſa*, or the Nurſe of *Æneas*, e'er you ſhall get her a good match.

> Money's a Queen that doth beſtow,
> Beauty and birth to high and low.

It is as true as old: hence the Dutch have a proverb, that *Gentility and fair Looks buy nothing in the market.*

If you happen to be ſick or ill, if your purſe hath been lately purged, the Doctor is not at leiſure to viſit you; yea, hardly your neighbours and familiar friends; but unto monied and rich men they fly as bees to the willow-palms; and many times, they have the judgment of ſo many, that the ſick is in more danger of them, than his diſeaſe.

A good and painful ſcholar, having lately taken his orders, ſhall be hardly able to open a church-door without a golden key, when he ſhould ring his bells: hence it cometh to paſs, that ſo many

of

of our prime Wits run over-ſea to ſeek their fortunes, and prove ſuch vipers to their Mother-country.

Have but an ordinary ſuit in law, let your cauſe or caſe be never ſo plain or juſt, if you want therewith to maintain it, and as it were ever and anon to water it at the root, it will quickly wither and die: I confeſs, friends may do much to promote it, and many prevail by their powerful aſſiſtance in the proſecution.

There was heretofore in *France*, a marvellous fair and good lady, whoſe huſband being impriſoned for debt, or ſomething elſe, was conſtrained to make his wife his ſolicitor, and to follow his ſuits in law, through almoſt all the courts in *Paris*; and indeed through her beauty ſhe got extraordinary favour among the lawyers and courtiers, and almoſt a final diſpatch of all her buſineſs, only ſhe wanted the King's hand: (who was *Henry* the fourth, of famous memory) he, as he was noble, witty, and an underſtanding Prince, being informed how well ſhe had ſped; (her ſuit being in the opinion of moſt men deſperate or loſt) told her that for his part he would willingly ſign her petition; but withal aſked how her huſband did, and bade her from himſelf to tell him, *That had he not pitcht upon his horns, he had utterly been ſpoiled and cruſht.* So that hereby was the old Proverb verified; *a friend in court is better than a penny in the purſe:* but as friends goes now a days, I had rather ſeek for them in my purſe, than in the court, and I believe many courtiers are of my mind. Again, to teach every one to make much of, and to keep money, when he hath it; let him ſeriouſly think with himſelf, what a miſery it is, and how hard a matter to borrow it. But of this, I have ſpoken in a former Chapter.

III. A man that would always keep money in his pocket, muſt not only be diligent in getting it, and careful in keeping it, but alſo cautious in ſpending it. This direction preſuppoſes that money muſt be ſpent; for otherwiſe of what uſe is it? A man can neither eat it, nor drink it, nor will it keep him warm: but herein conſiſts the advantage of it, that it will procure that which ſhall do all theſe: that is to ſay, it will buy meat, drink, clothes, and whatever elſe we have a mind to: and to purchaſe what is neceſſary for the maintaining of our lives, and preſerving of our healths, and the ſupplying of our neceſſities, is the uſe of money; about which our caution muſt be employed. And let me add to theſe, The putting of our money out to uſe alſo, according to our abilities; I mean the relieving of the poor therewith; (that is, thoſe that are truly ſo; for I know not whether it be Charity to relieve common beggars,) and I am ſure that is the beſt uſe we can put it to; for thereby we lend to the Lord; and there is none that can give us better ſecurity, nor repays it with larger intereſt. Now in all this laying out of our money, there muſt be caution uſed, if we would always keep money in our pockets: and the Cautions I will give ſhall be theſe:

1. Let your ſpending of money be always in proportion to your getting of it; or elſe it will be impoſſible always to keep money in your pocket: for if you get but fifteen ſhillings per week, and ſpend twenty, you run yourſelf each week five ſhillings in debt; and that in a little time may run you into a goal, and there you may lie and ſtarve, and all for want of care and caution. But if you get twenty ſhillings a week, and ſpend but fifteen, you will then lay up five ſhillings every week, and need not borrow any thing; and ſo may always keep money in your pocket. So if you get but fifteen, ſpend

ſpend but twelve; if but twelve, ſpend but nine: And ſo whatever you get, be it more or leſs, let what you ſpend be but ſo much leſs in proportion than your gettings, and you may always keep money in your pockets.

2. Know always what thou haſt, and what thou art worth, and ſee that thy ſervants do not waſte it: For ſervants are great deſtroyers, if not well looked after.

3. Take the following Caution of the ingenious *Randolph's*:

Spare not, nor ſpend too much; be this thy care,
Spare but to ſpend, and only ſpend to ſpare:
Who ſpends too much, may want, and ſo complain;
But he ſpends beſt, that ſpares to ſpend again.

4. If thou wilt always keep money in thy pocket, and keep thyſelf out of goal, beware of becoming ſurety for the payment of other men's debts: be not wounded for other men's faults, nor ſcourged for other men's offences; for by ſuretiſhip, millions of men have been beggered and deſtroyed; paying the unreaſonable reckonings of other men's riots, and charge of other men's folly and prodigality: if thou ſmart, ſmart for thine own ſins, and above all things, be not made an aſs to carry the burdens of other men: if any friend deſire thee to be his ſurety, give him a part of what thou haſt to ſpare; if he preſs thee farther, he is not thy friend at all, for friendſhip rather chuſeth harm to itſelf, than offereth it: if thou be bound for a Stranger, thou art a Fool; if for a Merchant, thou putteſt thy eſtate to learn to ſwim; if for a Churchman, he hath no inheritance; if for a Lawyer, he will find an evaſion by a ſyllable or word, to abuſe thee; if for a poor Man, thou muſt pay it thyſelf; if for a rich Man, it need not: therefore from ſuretiſhip,

as from a Man-ſlayer, or Enchanter, bleſs thyſelf; for the beſt profit and return will be this, that if thou force him for whom thou art bound, to pay it himſelf, he will become thy enemy; if thou chuſe to pay it thyſelf, thou wilt be a beggar; and believe thy father in this, and print it in thy thought, that what Virtue ſoever thou haſt, be it never ſo manifold, if thou be poor withal, thou and thy qualities ſhall be deſpiſed: beſides, Poverty is oft-times ſent as a curſe of God: it is a ſhame amongſt men, an impriſonment of the mind, vexation of every worthy ſpirit: thou ſhalt neither help thyſelf nor others; thou ſhalt drown thee in all thy virtues, having no means to ſhew them, thou ſhalt be a burthen, and eye-ſore to thy friends; every man will fear thy company, thou ſhalt be driven baſely to beg, and depend on others, to flatter unworthy men, to make diſhoneſt ſhifts: and to conclude, Poverty provokes a man to do infamous and deteſted deeds: let no vanity therefore, or perſuaſion, draw thee to that worſe of worldly miſeries.

And here it will be proper enough, becauſe it relates to the preſent buſineſs, to give the Reader the following pleaſant, but true Account.

An Account of a ſtrange Ship that ſails by land, as well as by ſea: her Name is Surety-ſhip, ſhe is a great hinderance to our Engliſh Money-catchers.

THIS is a Ship of great antiquity, ſhe is the only Merchant-Adventurer under the Sun, for they that ſail in her, do hazard goods, lands, money, reputation, friends, kindred, credit, liberty and life: of all which rich commodities (always at her returns) ſhe is ſo provident, that ſhe makes one Goal or other her Warehouſe, where it is more ſafely kept under her lock and key, than the Golden

Golden Apples of the *Heſperides* were guarded by the Dragon; ſhe is ſo eaſy to be boarded, that a man need not trouble his fear to enter her, or uſe any boat to come to her, for if all her mariners ſhould go to her by water, then were a Water-man the richeſt trade below the Moon; only a daſh with a pen, the writing of a man's name, paſſing his word, or ſetting his mark (though it be but the form of a pair of pot-hooks, a croſs, a crooked billet, a VV. for *John Thompſon;* any of theſe facile-ways hath ſhipped a man into the Surety-ſhip, during his life and his heirs after him, and though the entrance into her be ſo eaſy, yet ſhe is ſo full of impertinent and needy courteſy, that many men will lend a hand unto her, with more fair entreati s, requeſts, and invitations, than are commonly uſed to a Maſk at the Court, or a groſs of Goſſips in the Country, and being once entered, a ten-penny-nail driven to the head, may as ſoon leap out of an oaken poſt, as a man may get a ſhoar again: ſhe is painted on the out-ſide with Vows and Promiſes, and within her are the ſtories of the tattered prodigal, eating huſks with the ſwine, the picture of *Niobe*, with *Alecto*, *Tiſiphone*, and *Megera*. Dancing *Lachryme:* her Armsare a Gooſe-quill, or Pen, couchant in Sheep-ſkin Field Sable: the Motto above, *Noverint Univerſi*, the Supporters a Uſurer, and a Scrivener, the Creſt a *Woodcock*, the Mantles Red-Wax, with this other motto beneath, *Sealed and Delivered*: this Ship hath the art to make parchment the deareſt ſtuff in the world: for I have ſeen a piece a little bigger than my two hands, that hath coſt a man a thouſand pound; I myſelf paid a hundred pound once for a ſmall rotten remnant of it. She is rigged moſt ſtrangely; her Ropes and Cables are *Conditions* and *Obligations*, her Anchor are *Leaſes Forfeited*, her Lead and Line are *Mortgages*, her Main-ſails are *Interchangeable Indentures*,

dentures, and, her Top-ſail *Bills* and *Bonds*; her Small-ſhot, *Arreſts* and *Actions*, her great Ordinance are *Extents*, *Out-lawries* and *Executions*: all her decks are ſtruck with *Tenterhooks*, to hold thoſe faſt that enter her; her lading is *Locks*, *Keys*, *Bolts*, *Shackles*, *Manacles*, *Fetters*, *Grates*, *Traps* for *Vermin*, *Gins* for *Wild-guls*, *Bates* for *Tame Fools*, *ſprings* for *Woodcocks*, *Purſenets* for *Conies*, *Toils* for *Mad-bucks*, *Pens* for *Geeſe*, *Hooks* for *Gudgeons*, *Snares* for *Buzzards*, *Bridles* for *Old-Jades*, *Curbs* for *Colts*, *Pitfals* for *Bulfinches*, and *Hempen-ſlips* for *Aſſes*; and beſides all this, ſhe is plentifully ſtored with Want, Hunger, Cold, Poverty, and Nakedneſs.

The Ocean that ſhe Sails in is the ſpacious Marſhal SEA; ſometimes ſhe anchors at the *King's-Bench*, ſometimes at the *Gulph* of the *Gate-houſe*, ſometimes at the *White-Lion-Creek*, ſometimes at *Ludgate-Bay*, ſometimes at *Wood-ſtreet-harbour*, and ſometimes at the *Poultry-Haven*.

There is great reaſon to call a man being bound for another, *Surety-Ship*; for a Ship is an unruly Beaſt, if ſhe be not ſurely tied moored, and anchored; and therefore to be a *Surety*, is as much as to ſay *Tye-ſure*; the addition of the word Ship, being a kind of a metaphorical alluſion, to the turbulent toſſing of the unfortunate Surety, upon the reſtleſs waves, and billows of miſerable Varieties and mutabilities of Time and Trouble.

And though the *Surety-Ship* be (for the moſt part) prejudicial and baneful only to itſelf, yet as in the Sea, the riſing of one Wave proceeds out of the fall of another; ſo one out of the ruins of *Surety-Ship* wreck, (like Beetles or Scarabs which breed out of dung) there do ſpring a ſwarm or generation of Virtues (Vipers I was about to ſay) as buſy *Solicitors*, nimble-tongu'd *Pettifoggers*, greedy *Serjeants*, hungry *Yeomen*, devouring *Catchpoles*,

Catchpoles, boiſterous *Bailiffs*, mercileſs *Marſhall's-Men*, dogged *Jailors*, and curriſh *Under-keepers*: For as a Butcher's Trade is to live upon the ſlaughter of Beaſts; ſo cannot the kennels, litters, and ſties of thoſe above-named *Anthropohagi* or *Canibals*, live, eat, or ſubſiſt, but upon the confuſion of men; and as a Horſe, being dead in the fields and ſtripped, is a banquet for Dogs, Hogs, Ravens, Kites, and Crows; ſo is a Surety to thoſe Vermine, who devour and prey upon his Eſtate and Carcaſe, both alive and dead.

But for Concluſion of this blunt Point, I think I have miſtaken all this while in calling it *Surety-Ship*, for the conſequence and ſucceſs of the Voyage will better allow it the Name of *Surety-Sheep*; which is a warning or document to *Tie the Sheep ſure*, which I imagine to be a ſignificant inverſion of the word, for as the Bridle and Harneſs of a live Horſe is for the moſt part made of the Skin of a dead Horſe, ſo he that is bound for another Man's debt, is like a ſilly innocent Sheep, (of which Flock I may for my rank and calling be a Bell-Weather) with the Bond of a dead Sheep's-Skin, *Tied ſure*, as a *ſure Tie*, either to pay the Debt, or ſurely he is ſure to lie (if his Ability help not,) where I would be loath to be his Bed-fellow.

The Ships and Pinaces that are in the Squadron with the *Surety-Ship*, are theſe, viz.

1. The *Adventurous*, a deſperate hot Ship, very hard to be guided or ſteered in any ſteady courſe.
2. The *Kindheart*, a Ship that will ſail any whither, or to what port a Man would have her.
3. The *Fool*, a Ship of great Burthen, and for Sail and Steerage, much like the *Kindheart*.
4. The *Negligence* and *Argoſey*, that through want of good fore-ſight, brought the *Surety-Ship* into great danger.

5. The

5. The *Decay*, a Ship much broken.
6. The *Scapethrift*, a ſmall ragged Catch, that hangs or depends upon the whole Regiment.

CHAP. VIII.

How to pay Debts without Money.

IF you would really perform this pleaſant Taſk, you muſt, *Firſt*, Fit yourſelves with a public Regiſter of all your Lands and Houſes, or of whatſoever elſe you ſtand poſſeſt of, thereby making them ready for Money at all times without the charge of Law, or the neceſſity of a Lawyer. *Secondly*, This will be the better performed, if you make all the Cut-Rivers Navigable, where Art can poſſibly effect it, thereby making Trade and Commerce as communicable to all manner of Perſons as ready Money. *Thirdly*, This may be performed by a public Bank, the great Sinews of Trade; the Credit and Deſign whereof, is to make Paper and all other Commodities whatſoever go in Trade equal with ready Money, yea, better ſometimes than ready Money. *Fourthly*, It will be requiſite in order to perform this uſeful Taſk, to have a Court of Merchants and other conſiderable Dealers to end all Differences that hath hitherto riſen, or may for the future ariſe between Tradeſmen. Now, that all theſe things are very feaſible, is moſt clear, for ſeveral Countries, eſpecially in *Holland* at this preſent time, they will raiſe a Family ſooner with one Hundred Pounds a Year, and drive a better and more profitable Trade, than any Man can do with 1000l. a Year in *England*: But if we would at laſt but write from their Copies we ſhall do the great things they now do; and I dare ſay, out-do them too.

2. But

2. But if I make a Bargain at *London* for four thouſand Pounds worth of Goods for ſix Months, the next diſcourſe is what Security? Then the Buyer and the Seller agree to meet at the Tavern at Four o'Clock in the Afternoon: There the Buyer produceth his Security, many times not approved of; ſo the Merchant cannot put off his Commodities, nor the Chapman have the Goods he ſtands in need off. But if the Buyer or any Friends of his that would credit him, had Land under a Regiſter, then a Ticket upon ſuch Lands given to the Merchant, would be equal to him as ready monies; and I ſay much better too.

It is the common miſtake of the world who cry up the *Dutch* for a great caſh in bank, it is not ſo, it is a great miſtake; for it is a bank of credit, and paper is in that bank equal with monies, the anchorage, fund, and foundation being laid ſafe: and that is the lands being under a regiſter, from whence iſſue theſe delightful golden ſtreams of banks, lumber-houſes, honour, honeſty, riches, ſtrength and trade.

I will now ſhew you the condition of *London*, as at preſent it ſtands, and how it would have been, if the houſes new built, had been by law regiſtered at *Guild-hall*.

Admit therefore that the Green Dragon Tavern in *Fleet-Street* were mine, and ſet at one hundred pounds a year, and I owe ſix hundred pounds upon the Green Dragon Tavern. I ſhew them the Purchaſe of the Ground, the Patent from the Judges taken in, and all other Titles bought. I preſume, I cannot have the ſix hundred Pounds upon my houſe, but I muſt give great Security for my Covenants. I preſent ſuch Security as I can get, which will not be accepted. Now for want of this ſix hundred pounds, on a ſudden to pay my Debts,

I am undone, my wife, children, and many more whom I owed monies too; my Goods ſeized, my Houſe taken from me, and it's poſſible a priſon too, or a Statute of Bankrupt taken out, to the ruin of all.

And if this had been done, I then go to any Scrivener that deals that way, and deſire to borrow a thouſand pounds on the Green Dragon Tavern in *Fleet-Street*, being rented one hundred pounds a year; there will be then no more to be done, but their Servant is ſent to *Guild-Hall*, to ſee whoſe the Green Dragon Tavern is, and he brings word it is mine: there is no more ado, I ſay, but the thouſand pounds is told out, and I give Security for it by a Mortgage, put into Regiſter of my houſe. Then I go and pay my debts to prevent Law-ſuits, preſerve myſelf, Wife, Children, and Reputation; and all is well: And that which is beſt of all, the party lending the monies is ſafe, well, and ſurely ſecured. It is poſſible great part of the thouſand pounds lent, might be the Monies of poor Widows and Orphans. Here are both to the Lender and Borrower great advantages; to the one there is undeniable Security, and to the other, preſent Relief upon all occaſions. The wanting whereof hath been the ruin of ſome thouſand families ſince the *Firing of London*. And this is that which will increaſe and enliven trade; and the houſes regiſtered will be equal with ready monies at all times, according to the value of the houſes. And if this we treat on had been done, there needed not one houſe to ſtand empty and untenanted, as now they do; nor the trade to depart out of the city as it hath done ſince the fire.

And now if theſe heads that I have now treated on, do not convince my readers, that they may eaſily (if they with diligence mind their hints) pay

their

their *Debts without Monies*, I have no more to ſay at preſent, but ſhall hereafter convince them if it is poſſible.

CHAP. IX.

How to Travel all England over without a Farthing of Money; with an Acconnt of thoſe that have tried the Experiment.

HE that undertakes this ſtrange journey, lays his firſt plot how to be turned into a *brave man*, which he finds can be done by none better than by a truſty *Taylor;* working therefore hard with him till his ſuit be granted out of the city, being mounted on a good gelding, he rides upon his own bare credit, not caring whether he travel to meet the ſun at his riſing, or at his going down: he knows his kitchen ſmokes in every Country, and his table is covered in every Shire; for when he comes within a mile of a town, where he means to catch quailes, ſetting ſpurs to his horſe, away he gallops with his cloak off (for in theſe beſiegings of Towns he goes not armed with any) his hat thruſt into his hoſe, as if it were loſt, and only an empty pair of houlſters by his ſide, to ſhew that he had been diſarmed. And you muſt note, that his hot-ſpur does never ſet upon any places but only ſuch where he knows (by intelligence) there are ſtore of Gentlemen, or wealthy Farmers at the leaſt. Amongſt whom, when he is come, he tells with diſtracted looks, and a voice almoſt breathleſs, how many villains ſet upon him, what Gold and Silver they took from him, what woods they are fled into, from what part of *England* he is come, to what place he is going, how far he is from home, how far from his journey's end, or from any Gentleman

of his acquaintance; and ſo lively perſonates the lying Greek *Synon*, in telling a lamentable Tale, that the mad *Trojans* (the Gentlemen of the Town, believing him, (and the rather becauſe he carries the ſhape of an honeſt Man in ſhew, and of a Gentleman in his apparel) are liberal of their purſes, lending him money to bear him on his journey; to pay which, he offers either his Bill or Bond (naming his lodging in *London*) or gives his word, as he is a Gentleman, which they rather take, knowing the like misfortune may be theirs at any time.

And thus with the Feathers of other Birds is this Monſter ſtuck, making wings of fundry faſhions, with which he thus baſely flies over a whole kingdom. Thus doth he ride from Town to Town, from City to City, as if he were a Landlord in every Shire, and that he were to gather Rents up of none but Gentlemen.

There is a Twin-brother to this Falſe-galloper, and he cheats Inn-keepers only of their Tapſters, by learning firſt what Countrymen they are, and of what Kindred: and then bringing counterfeit Letters of Commendations from ſuch an Uncle, or ſuch a Couſin: (wherein is requeſted that the Bearer thereof may be uſed kindly) he lies in the Inn till he has fetcht over the Maſter or Servant for ſome money, to draw whom to him, he hath many hooks; and when they hang faſt enough by the Gills, under Water our Shark dives, and is never ſeen again to ſwim in that river.

Upon this Scaffold alſo might be mounted a number of *Quackſalving Empericks*, who arriving in ſome Country Town, clap up their terrible Bills in the Market-Place, and filling the Paper with ſuch horrid names of Diſeaſes, as if every Diſeaſe were a Devil, and that they could conjure them out of any Town at their pleaſure. Yet

theſe

theſe beggarly *Mountebanks* are mere couzeners, and have not ſo much ſkill as Horſe-leeches. The poor People not giving Money to them to be cured of any Infirmities, but rather with their money buying worſe Infirmities of them.

Upon the ſame poſt, do certain ſtraggling *Scribling Writers*, deſerve to have both their Names and themſelves hung up, inſtead of thoſe fair Tables which they hang up in Towns, as gay pictures to entice Scholars to them: the Tables are written with ſundry kinds of Hands, (but not one Finger of thoſe hands, not one Letter there) drops from the pen of ſuch a falſe wandering ſcribe. He buys other men's Cunning, good, cheap in *London*, and ſells it dear in the Country. Theſe Swallows brag of no quality in them, ſo much as of ſwiftneſs. In four and twenty hours, they will work four and twenty Wonders, and promiſe to teach thoſe that know no more what belongs to an *A* than an *Aſs*, to be able (in that narrow compaſs) to write as fair, and as faſt, as a Country Vicar, who commonly reads all the Town's Letters.

But wherefore do theſe counterfeit Maſters of that noble *Science of Writing*, keep ſuch a flouriſhing with the borrowed weapons of other men's pens, only for this, to get half the birds (which they ſtrive to catch) into their hands, that is to ſay, to be paid half the Money, which is agreed upon for the Scholar, and his Neſt being half filled with ſuch Goldfinches, he never ſtays till the reſt be fledged, but ſuffers him that comes next, to beat the buſh for the other half. At this career, the Rider that ſet out laſt from *Smithfield*, ſtopped: and alighting from *Pacole*, (the horſe that carried him) his next journey was made on foot.

I come next to ſhew the way how to turn a penny.

The

The Way how to Turn a Penny:

OR,

The ART of THRIVING.

INTRODUCTION.

THE *Pleaſant Art of Money-Catching* depends ſo much upon *The Profitable Art of Thriving*, that whoſoever is not ſkilled in the latter, can never be a compleat Artiſt in the former; for after all is ſaid and done, it is the Thriving Man that catches the Money: if you aſk me which way? I anſwer, By knowing how to *Turn the Penny:* that is, how to improve it to the beſt Advantage, which is what I ſhall now endeavour to ſhew. But there is more required to the compleat *Art of Thriving*, than moſt Men imagine: 'tis true, Diligence is good, and Induſtry is good, and Frugality is good; but a Man can never thrive as he ſhould do, without he looks higher than all this; I remember I have ſomewhere read in a Paſtoral Eglogue, the following Verſes:

Plow, ſow and compaſs, nothing boots at all,
Unleſs the Dew upon the Tilths do fall:
So labour ſilly Shepherds what we can,
All's vain unleſs a Bleſſing drop from Pan.

And

And indeed, unleſs we are under the influence of a Bleſſing from Heaven, all our own Endeavours, how ſtrenuous ſoever they may be, will never make us thrive: for, as the Royal Pſalmiſt has excellently told us, *Except the Lord build the Houſe, they labour in vain that build it; except the Lord keep the City, the Watchman waketh but in vain.* So it is in this caſe, Except the Lord give a Bleſſing to our Endeavours, we labour but in the Fire, and ſhall produce nothing but Vanity and Vexation of Spirit, by all our toil and labour. And that we may have the Bleſſing of God on our Endeavours, we muſt glorify him in all that we do, and with all that we have; and in ſo doing we ſhall put ourſelves under his protection, and conſequently may expect his Bleſſing; and the Wiſe Man tells us, Prov. x. 22, *The Bleſſing of the Lord maketh rich, and he adds no ſorrow with it.*

In the proſecution therefore of this *Art of Thriving*, I ſhall ſhew who they are that can have no proſpect of Thriving; and then lay down ſome ſtated and preliminary rules in verſe, which all thoſe that deſire to thrive, muſt guide themſelves by; and then deſcend to particulars, and ſhew thoſe that would thrive, *how to turn the Penny*, and manage all their matters to the beſt advantage; and then lay down a ſpecimen of cheap houſe-keeping; by obſerving which, all thoſe that will, may cut their coats according to their cloth; and if they get but little, may yet ſpend leſs and ſave ſomething.

Some ſhort and brief Deſcriptions of Perſons that will never Thrive; at leaſt, not while they continue ſuch.

1. TIME and Opportunity is the chief thing to be regarded in all buſineſs, *for Time and Tide ſtays for no Man;* and thoſe that don't obſerve it, ſhall never thrive.

2. For a man to be always punctual to his word, gives him a great reputation; and is of that conſequence in all our affairs, that they that have no regard to it, can never thrive.

3. Thoſe can never thrive, whoſe minds are always fluctuating and inconſtant, and are never ſtedfaſt to their reſolutions.

4. Thoſe who ſuccumb under, and are cowed down by their misfortunes, and have not preſence of mind enough to encounter with diſappointments, and are preſently ſhocked at the meeting with any thing that croſſes their deſigns, can never thrive.

5. One that is too eaſy and credulous, and ready to be drawn to any thing by fair words, without conſidering the importance of what he is a doing, may quickly do that which will ruin his family, and conſequently can never thrive.

6. They will not thrive, who are not watchful over their pockets, as to little expences: for, as the Proverb tells us, *Many Littles make a Mickle:* and he that has no regard to a little, may ſoon loſe a great deal.

7. Thoſe will hardly ever thrive, ſo as to be worth much, who never take and keep an exact account of what they ſpend.

8. It is impoſſible that thoſe ſhould thrive, who every day ſpend more than they get; for they muſt needs

needs run in debt, and ſo are never out of danger of being ruined.

9. Thoſe to be ſure can never thrive, but are in the high road to ruin, who neglect their Shops, Trades, and Buſineſs, day after day, week after week, and are all that while drinking and ſpending their time and money at the Tavern.

10. Thoſe can never thrive who are given to gaming, eſpecially when it is immoderate; for ſuch men many times will hazard an Eſtate upon one throw.

11. Thoſe can never thrive that have no regard to their promiſes: 'tis far better not to promiſe, than to promiſe and not perform. And yet thoſe are moſt ready to make promiſes, that make leaſt conſcience of performing them.

12. They can never thrive, that make a common practice of ſwearing, and taking the holy name of God in vain; *for ſuch God will not hold guiltleſs*: and how then can they thrive?

13. Thoſe can never thrive, that keep company with lewd and whoriſh women, for ſuch will bring a man to a piece of bread: and *Solomon*, (who had as much experience of them, as moſt men in the world) tells us, *That a whoriſh woman is a deep ditch; and thoſe that are abhorred of the Lord, ſhall fall therein.*

Laſtly, Thoſe men will never thrive in what they undertake, that undertake more than they are able to manage: and this has been the ruin of many an honeſt (though not wiſe) man, who undertaking too much, has thereby loſt all."

Excellent RULES *of* THRIVING, *in Verſe.*

FLY Idleneſs, which yet thou canſt not fly,
By dreſſing, miſtreſſing, and compliment:
If thoſe take up thy Day, the Sun will cry
Againſt thee, for his light only was lent.
God gave thy Soul brave Wings, put not thoſe feathers
Into a Bed to ſleep out all ill weathers.

Art thou a Magiſtrate? Then be ſevere:
If Studious, Copy fair what Time hath blurr'd;
Redeem Truth from his Jaws: if Soldier,
Chaſe brave Employments with a Naked Sword
Throughout the World: fool not; for all may have,
If they dare try, a glorious Life or Grave.

When thou doſt purpoſe ought within thy power,
Be ſure to do it, though it be but ſmall,
Conſtancy knits the Bones, and makes us ſtowre,
When wanton Pleaſures beckon us to thrall:
Who breaks his own Bond, forfeiteth himſelf,
What Nature made a Ship, he makes a Shelf.

Do all things like a Man, not ſneakingly,
Think the King ſees thee ſtill, for his King does;
Simp'ring is but a lay Hypocriſy;
Give it a corner and the Clue undoes:
Who fears to do ill, ſets himſelf to taſk:
Who fears to do well, ſure ſhould wear a Maſk.

Slight thoſe that ſay, amidſt their ſickly healths
Thou liveſt by Rule; what doth not ſo, but Man?
Houſes are built by Rule, and Common-wealths:
Entice the truſty Sun, if that you can,
From his Ecliptic Line: beckon the Sky:
Who lives by Rule then, keeps good Company.

Who keeps no guard upon himſelf, is ſlack,
And rots to any thing at the next great thaw:
Man is a Shop of Rules, a well truſs'd Pack:
Whoſe every Parcel under writes a Law.
Looſe not thyſelf, nor give thy Humour way,
God gave them to thee under Lock and Key.

Be thrifty, but not covetous; therefore give
Thy Need, thine Honour, and thy Friend his due:
Never was Scraper brave Man: get to live,
Then live and uſe it; elſe it is not true
That thou haſt gotten: ſurely uſe alone
Makes Money not a contemptible Stone.

Never exceed thy Income: youth may make
Even with the Year; but age, if it will hit,
Shoots a bow ſhort, and leſſens ſtill his ſtate,
As the Day leſſens, and his Life with it.
Thy Children, Kindred, Friends, upon thee call;
Before thy Journey, fairly part with all.

By no means run in Debt; take thy own meaſure:
Who cannot live on Twenty Pounds a Year,
Cannot on Forty; he is a Man of Pleaſure,
A kind of thing that's for itſelf too dear.
The curious *Unthrift* makes his Clothes too wide,
And ſpans himſelf, but would his Taylor chide.

Spend not on hopes; they that by pleading Clothes
Do fortunes ſeek, when worth and ſervice fail,
Would have their Tales believed for their Oaths,
And are like empty Veſſels under ſail;
Old Courtiers know this; therefore ſet out ſo,
As all Day-long thou may'ſt hold out to go.

In Clothes cheap Handſomneſs doth bear the Bell;
Wiſdom's a Trimmer-thing than Shop e'er gave:
Say not then, This with that Lace will do well;
But, This, with my Diſcretion, will be brave:
Much Curiouſneſs is a perpetual wooing,
Nothing with labour: folly long a doing.

Play not for gain, but ſport; who plays for more
Than he can loſe with pleaſure, ſtakes his Heart,
Perhaps his Wife's too, and whom ſhe hath bore;
Servants and Churches alſo play their part,
Only a Herald who that way doth paſs,
Finds his crack'd Name at length in the Church Glaſs.

If yet thou love Games at ſo dear a rate,
Learn this, that hath old Gameſters dearly coſt:
Do'ſt loſe? Riſe up: do'ſt win? Riſe in that ſtate:
Who ſtrive to ſit out loſing Hands, are loſt:
Game is a civil Gun-Powder in Peace,
Blowing up Houſes with their whole increaſe.

Wholly abſtain or wed: thy bounteous Lord
  Allows thee choice of Paths, take no bye-ways,
But gladly welcome what he doth afford:
  Not grudging that they Luſt hath bounds and ſtays.
Continence hath its Joy: weigh both, and ſo
If Rottenneſs have more, let Heaven go.

Drink not the third Glaſs, which thou canſt not tame,
  When once it is within thee; but before
May'ſt rule it as thou liſt, and pour the ſhame
  Which it would pour on thee, upon the floor.
It is moſt juſt to throw that on the Ground,
Which would throw me there, if I keep the Round.

He that is drunken, may his Mother kill,
  Big with his Siſter; he hath loſt the Reins,
Is out-law'd by himſelf; all kind of ill
  Doth with his Liquor ſlide into his Veins.
The drunkard forfeits Man, and doth diveſt
All wordly right, ſave what he hath by Beaſt.

Shall I, to pleaſe another's Wine-ſprung mind,
  Loſe all mine own? God hath giv'n me a Meaſure,
Short of his Can and Body: muſt I find
  A Pain in that wherein he finds a Pleaſure?
Stay at the third Glaſs: if thou loſe thy hold,
Then thou art modeſt, and the Wine grows bold.

If Reaſon move not, bravely quit the Room;
  All in a Shipwreck ſhift their ſeveral way:
Let not a common ruin thee intomb;
  Be not a Beaſt in courteſy; but ſtay,
Stay at the third Glaſs, or forego the place;
Wine above all things doth God's Stamp deface.

Take not his Name, who made thy Mouth, in vain;
  It gets thee nothing, and hath no Excuſe:
Luſt and Wine plead a Pleaſure; Avarice gain;
  But the cheap ſwearer, through his open Sluce
Lets his Soul run for nought, as little fearing;
Were I an Epicure, I could bate Swearing.

Lye not: but let thy heart be true to God,
  Thy Mouth to it, thy Actions to them both,
Cowards tell Lies, and thoſe that fear the Rod,
  The ſtormy working Soul, ſpits lies and froth:
Dare to be true; nothing can need a Lie,
A fault which needs it moſt, grows two thereby.

Be ſweet to all; is thy Complexion ſower?
  Then keep ſuch Company, make them thy Allay:
Get a ſharp Wife, a Servant that will low'r:
  A Stumbler ſtumbles leaſt in rugged way.
Command thyſelf in chief; he life's war knows,
Whom all his paſſions follow as he goes.

Catch not at Quarrels: he that dares not ſpeak
  Plainly and home, is Coward of the two:
Think not thy Fame at every twitch ſhall break,
  By great Deeds ſhew that thou canſt little do.
And do them not; that ſhall thy wiſdom be,
And change thy Temperance into bravery.

If that thy Fame with ev'ry Toy be pois'd
  'Tis a thin Web which pois'nous Fancies make:
But the great Soldier's was compos'd
  Of thicker Stuff, which would endure a Snake.
Wiſdom picks Friends, Civilty plays the reſt,
A Toy ſhunn'd clearly, paſſeth with the beſt.

Towards great Perſons uſe reſpective boldneſs,
  That temper gives them theirs, and yet doth take
Nothing from them, in ſervice, care or coldneſs,
  Doth capably thy Fortune mar or make.
Freed no Man in his Sins: for Adulation
Makes thee a parcel-Devil in Damnation.

Envy not greatneſs: for thou mak'ſt thereby
  Thyſelf the worſe, and ſo the diſtance greater.
Be not thine own Worm; yet ſuch Jealouſy
  As hurts not others, but may make thee better,
Is a good ſpur; correct thy Paſſions ſpight,
Then may the Beaſts draw thee to happy light.

Thy Friend put in thy Boſom; wear his Eyes,
  Still in thy Heart, that he may ſee what's there:
If cauſe require, thou art his Sacrifice:
  Thy Drops of Blood muſt pay down all his fear:
But Love is loſt; the way of Friendſhip's gone;
Though *David* had his *Jonathan*, CHRIST his *John*.

Yet be not Surety, if thou be a Father;
  Love is a perſonal Debt; I cannot give
My Childrens right; nor ought he take it; rather
  Both Friends ſhould die, than hinder them to live.
Fathers firſt enter Bonds to Nature's ends,
And are her Sureties, e'er they are a Friends.

Calmneſs is great Advantage; he that lets
Another Chafe, may warm him at his Fire;
Mark all his Wanderings, and enjoy his Frets,
As cunning Fencers ſuffer Heat to Tire.
Truth dwells not in the Clouds: the Bow that's there
Doth often Aim at, never hit the Sphere.

Mark what another ſays; for many are
Full of themſelves, and anſwer their own Notion,
Take all into thee, then with equal Care,
Ballance each Dram of Reaſon like a Potion.
If Truth be with thy Friend, be with them both,
Share in the Conqueſt, and confeſs a Truth.

Be uſeful where thou liveſt, that they may
Both want and wiſh thy pleaſing Preſence ſtill;
Kindneſs, good Parts, great Places, are the way
To compaſs this: find out Mens wants and will,
And meet them there; all worldly Joys are leſs
Than that one Joy of doing Kindneſſeſs.

Pitch thy Behaviour low, thy Progreſs high,
So ſhalt thou Humble, and Magnanimous be.
Sink not in ſpirit; who aimeth at the Sky,
Shoots higher far than he that means a Tree.
A Grain of Glory mixt with Humbleneſs,
Cures both a Fever and Lethargickneſs.

Let thy mind ſtill be bent, ſtill plotting where,
And when, and how thy buſineſs may be done,
Slackneſs breeds Worms; but the ſure Traveller
Though he alight ſometimes, ſtill goeth on.
Active and ſtirring Spirits live alone,
Write on the others, Here lies ſuch a one.

Slight not the ſmalleſt Loſs, whether it be
In Love or Honour: take account of all;
Shine like the Sun in ev'ry Corner: ſee
Whether thy Stock of Credit riſe or fall.
Who ſay, I care not, thoſe I give for loſt;
And to inſtruct them, 'twill not quit the coſt.

Scorn no Man's love, though of a mean degree:
Love is a preſent for a mighty King.
Much leſs make any one thine Enemy;
As Guns deſtroy, ſo may a little thing.
The cunning Workman never doth refuſe
The meaneſt Tool that he may chance to uſe.

All

All Foreign Wiſdom doth amount to this,
To take whatever's given; whether Wealth
Or Love or Language, nothing comes amiſs;
A good digeſtion turneth all to health.
And then our fair Behaviour eaſily may
Strike off all Scores, none are ſo clear as they.

Affect in things about thee Cleanlineſs,
That all may gladly board thee as a flower,
Slovens take up their ſtock of noiſomeneſs
Before-hand, and anticipate the laſt hour:
Let thy Mind's ſweetneſs have its operation,
Upon thy Body, Clothes, and Habitation.

In Alms regard thy means, and others merit,
Think Heaven a better bargain, than to give
Only the ſingle Market penny for it,
Join hands with God to make a Man to live.
Give to all ſomething; to a good poor Man,
Till thou change Names, and be what he began.

The Way to make thee thrive, is firſt to fill
Thy Mind with Reſt, before thy Trunk with Riches:
For Wealth without Contentment climbs a Hill
To feel thoſe Tempeſts which fly over Ditches.
Then if thou canſt but make Ten Pounds thy meaſure,
All which thou addeſt may be call'd thy Treaſure.

Sum up at Night what thou haſt done by day;
And in the Morning, what thou haſt to do;
Dreſs and undreſs thy Soul; mark the decay
And growth of it; if with thy Watch, that too
Be down, then wind up both; ſince we ſhall be
Moſt ſurely judged, make thy Accounts agree.

In brief, acquit thee bravely, play the Man,
Look not on pleaſures as they come, but go;
Defer not the leaſt Virtue; life's poor ſpan
Make not an Ell by trifling in thy Woe;
If thou do ill, the Joy fades; not the Pains;
If well, the Pain doth fade, the Joy remains.

The Art of Thriving; or, The ſure and ſpeedy way to Preferment.

IF thou wouldſt in a little time arrive to Wordly Preferment, be very induſtrious in thy Calling, be what it will; that which is by ſparing ſaved, may be with diligence improved; and what is ſo improved, be again ſpared. For frugality alone is but ſingle getting; but joined with induſtry is double; like thoſe beams of the ſun, which by a repercuſſion from the earth, make that heat not to be endured, which would be hardly warmth otherwiſe. And there, where much cannot be done at once, diligence effects it by degrees, produeing by a frequent repitition as great an heat, as more vaſt abilities, but leſs active. And it hath been obſerved, that it is not leſs gainful to Navigate in a ſmall Veſſel, which makes quick and frequent returns, than in that which returns but ſeldom, though deeply laden. Therefore the wiſe *Solomon* directs the ſluggard to go to the Bee and Ant; which infirm creatures plainly ſhew how much the aſſiduity of an induſtrious labour can effect. And verily 'tis an ill humour, when becauſe our means ſuit not with our ends, we will not purſue thoſe ends which ſuit with our means; and becauſe we cannot do what we will, we will not do what we can; depriving ourſelves of what is within our power, becauſe we cannot do the things that are above our power; when indeed, that's the way to do much more than we can, by doing the many littles that we are able.

And this Induſtry truly effects things beyond our expectations, when we are not diſcouraged by difficulties,

ficulties, but incited; and throw not up the buſineſs as deſperate, becauſe not preſently pervious, and to be waded thorough. And let me tell you of all tempers there is none more to be avoided than theirs, the edge of whoſe activity is ſoon abated; for they vilely deſpond at thoſe things as impoſſible, which a more tough diligence doth eaſily ſuperate. For which cauſe, when the hiſtorian had reckoned up the many difficulties and dangers which *Coſmus* the firſt Duke of *Etruria* had to conflict with in his infant Government: he concludes with this *Epiphonema*, *Hæc omnia alioqui inexpugnabilia Coſmus patientia & inductria ſau facile vicit.* And verily it is no wiſe the part of a man, *ſuccumbere difficultaribus;* and like *Iſſachar*, lie down under his burden, and give up the ſet becauſe the cards prove croſs; but by a generous *antiperiſtaſis*, be hotteſt in our proſecutions, when the coldeſt air blows on our deſigns; and like true Spur-Nags, *anniti clivo*, ſtrain hardeſt againſt the hill; or like thunder, tear it there moſt, where we meet the ſturdieſt and moſt rugged oak. You need never fear, but even the talleſt Cedar will fall at your foot, to whoſe root you applied moſt inceſſant ſtrokes. On which conſideration I was much taken with his device, who placed for his impreſs a pair of compaſſes, with this motto, *Conſtantia & labore;* the one foot being fixed, the other in motion.

Then again, if you would grow rich, be not given to law; for the quarrelling dog hath a tattered ſkin; and men of ſtrife, like too ſharp a ſword, cut their own Scabbard. And truly, what our Lord ſaith, is prudently practicable: *He that ſueth thee at Law for thy cloak, let him take thy coat alſo:* for it is much better to ſit down with ſome manifeſt loſs, than to recover thy right by a trial at law: for, not to ſpeak any thing of the vexation and trouble

which the plaintiff ſhares in, as well as he that defends, unleſs the matter be of very great moment, it is the Lawyer alone goes away with the gain. Hence it is that there are very few who ſweat it out in a courſe of Law, but like over-ridden nags they melt their greaſe, ſo that their hair ſtares, and they are pitifully hide-bound ever after. Beſides, if thou meeteſt with a man of mettle, thou mayeſt begin ſtrife, but knoweſt not what ſhall be the end thereof: for a wager at law is like a game at cheſs, which ſome report to have laſted between two ſkilful gameſters above twenty years: and may hold out as long, as the Brewer ſaid to his Adverſary, as the water runs under *London-Bridge*. So that like the circulation of the blood, (which is pulſed from the veins to the arteries, and from them again to the veins) the Lawyers have a way to bring your Cauſe from common Law to Equity, and thence back again, as we may ſay, *Arteria Venoſa*, and *Vena Arterioſa*, and end your buſineſs without end; for if your Money will not hold out, your Cauſe ſhall go round like the Orbs above. But if thou art concerned with thoſe that will quarrel, and an amicable compoſure cannot be had, then lay thyſelf to it with the utmoſt might: for as the hiſtorian obſerves of the war of *Henry* the ſecond of *France*, with *Philip* of *Spain*, *Spes nunquam majar affulget Pacis, quam ſerio Bellum geritur*; for the way to agree, is to fight to purpoſe. And war is never ſooner brought to bed of her daughter Peace, than when her travailing pains are ſharpeſt.

But whether in War or Peace, never communicate Counſels to a Man that is given to drink; for there is nothing more true than *in vino veritas*; and I have known Men in that pickle, like the Mouſe in her Ale, relate thoſe things of themſelves, which when they had been ſober, they had rather

have

have bit their tongues off than have discovered. Nor can you think it rational to hope, that those should act a wise Man's part; (such silence is) that howsoever God hath made them, yet make themselves the worst of Fools.

Nor borrow Money of any such, with expectation that they will not divulge it to thy discredit: for thy dealing with such will have a *Nouerint Universi* written at the beginning; as the young Heir observed, and therefore you must conclude that every body must know it. But indeed, let nothing but a great importance induce thee to borrow Money, which like Sin, called also a Debt, is much easier committed, than can be remitted; is easier borrowed, than will be paid; and like that Roll, which, howsoever sweet in the mouth, proved bitter in the belly: there being scarce any thing of a more difficult digestion than Obligations; so that if you have not the *Pulvis peptieus* of very considerable profit to help concoction, it is to be feared you will prove Rickety, and your head may grow too big to come out of your own doors. Besides, consider the most unkind prospect of those a man owes Money to, and the plague that is to be in the Usurer's Books, who like the Wolf in the breast, eats up Men alive; and supply you with warm clothes, till like a pound of butter in a hot cake, you melt all your substance into their hands: and shall never leave you while there is any thing to be got of you, but shall hang you up even when you are dead; and will make poison of the froth of your mouth, and mummy of your carcase.

And now let me tell you, There is no one thing deserves the care of a young beginner more than his Servants; who if they be beaten to the World, and know how to do any thing, they are cunning enough to abuse and cheat you: their opportunities too being such as are hard to avoid. Let

me therefore in this particular give you ſomething of advice: for he that hath one Servant, hath two, and he that hath three, hath none at all.

1. Be ſure never to truſt any of them that have a colloguing, fawning way; for they are Perſons, whom nature hath as it were, cut out for deceit, and not only fitted with habiliaments, but alſo a natural promptneſs thereto; and if I may tell my own Experience, I remember not that ever I had to do with any of them, which proved otherwiſe. And they are generally of that impudence, that like thoſe at Cape *Bon Speranz*, they will pick your pocket, and look in your face, pretending always moſt what they intend leaſt. And therefore there is eſpecial need of your caution in thoſe very things which they profeſs moſt againſt; they being generally like her who made the world believe ſhe could endure no eggs, till it was found that her uſual breakfaſt was a groat's-worth.

2. Never make yourſelf over familiar with your Servants, nor take them for your play-fellows; for *Familiarity begets Contempt*, and Contempt breaks the neck of Obedience: it being very rare that thoſe Servants are ready to obey, that are not kept in awe; but will rather diſputing your Commands, than doing them; which beware you admit not: it being better in many reſpects, to err in commanding what is not convenient, than to amend it upon the advice of an ordinary Servant; they being encouraged, by ſuch a condeſcention, to argue with you the expediency of your commands ever after; and upon that account, to uſe ſuch language as is not to be endured, which to remedy, when got to a head, you will be neceſſitated to uſe

uſe ſuch ſharp corroſives, as may againſt your mind, (if for your turn) part you and your patient.

Having given the aforeſaid Directions, it will now be time to ſhow how to *Turn the Penny*.

Directions for thoſe that would Thrive, ſhewing how they may Turn a Penny to their beſt Advantage.

MY firſt Direction ſhall be, That all ſuch Perſons as deſign to thrive in the World, ſhould always take care not to ſpend a Penny idly; for that they thereby may purchaſe a yard ſquare (or three foot) of as good land as moſt in *England*; This, how improbable ſoever it may ſeem, is an undonbted truth, as will appear by the following demonſtration.

1. Sixteen Foot and a half make one Rod.

2. Forty ſuch Rods in length (that is 660 Foot) and four ſuch Rods in breadth, (that is 66 Foot) makes an Acre of Land.

3. Now multiply 660 Foot, (the length of an Acre) by 66 Foot, (the breadth of an Acre) and the Product will be 43560 ſquare Feet, and ſo many an Acre contains.

4. Land that will let at 20s. an Acre, per annum, is counted as good as moſt in *England;* an Acre of which, if ſold at 20 years Purchaſe, (which is the uſual higheſt Rate) may be bought for 20l. that is for 4800 Pence.

5. Now if you divide 43560 (the number of ſquare Feet in an Acre) by 4800 (the nnmber of Pence for which an Acre may be purchaſed) the Quotient or Product thereof, is 9, and 360 remaining: Which ſhews that every Penny does purchaſe

purchaſe nine ſquare Feet, (that is, three Foot long, and three broad) of ſuch good Land; and ſomewhat above, which is what was to be demonſtrated: and conſequently it follows, That for every two Shillings you may purchaſe 216 ſquare Feet; that is, a Piece of Ground of eighteen Foot long and twelve Foot broad: which is enough to build a little houſe upon, or make a little garden; which being well planted, the fruit thereof may every Year make a Man bluſh, to think he ſhould loſe ſuch a brave conveniency, merely for drinking an unneceſſary quart of adulterated Sack, or two Bottles of ſtummed Claret; which perhaps impairs his Health beſides, and expoſes him as a drunken Beaſt, to the Reproach of human Nature; when he has ſo fair away to turn thoſe idle ſpent Pence to his great advantage.-----But if a Man has no mind to purchaſe Land with his Penny, he may turn it ſeveral other ways, as for inſtance.

If you are minded to buy as many ſeveral ſorts of Commodities for your Money as you can; in *Holland* you may buy ſix ſeveral things, viz. Oatmeal, Onions, a little Cake, Grapes, Vinegar, and Nuts, and all for a Penny.

If you love Anniſeed Water, or Brandy, and are minded to turn your Penny that ways, you may buy enough with it, to ſave your life, as it may fall out.

Or if you are for turning it to buy Phyſic or Medicinal Things, at the Apothecaries you may have a pennyworth of Juice of Liquorice to cure you of a Cough, a pennyworth of Venice-Treacle to make you ſweat, or to expel any inward malady; a pennyworth of Jallop, to give you a Purge, a pennyworth of Syrup of Lettice to make you ſleep; or if you have an Iſſue, for a Penny you may have a Diachilon-Plaiſter: alſo for a Penny you

you may have a Plaiſter of Paracelſus, or Oil of Roſes, or of St. *John's* Wort, or twenty other things you may have occaſion for, out of an Apothecary's Shop.

If you have a mind to ſee how matters go abroad in the World, and are minded to turn your Penny that way, you may go to the Coffee-houſe, and there read (if you can) the Gazette, and all the weekly News-Papers, diſcourſe and comment upon them yourſelf, and hear the diſcourſe and comments of others, and drink a Diſh of Coffee into the bargain, and all for a Penny.

If your mind runs after Learning, and you have a mind to turn your Penny that way, you may for your Penny buy a Book that has puzzeled the greateſt Scholar this day in *England*: and if you aſk me, what book is this? I anſwer, a Horn-Book, the initiating Book to all Learning.

If you either live, or happen to be at *Weſtminſter*, and have occaſion to go to *Lambeth*, for a penny you may ſave going three miles about; without which, you may walk till you are weary; and ſo truly ſay, *Defeſſus ſum ambulando.*

If you are a ſtranger, and walking along the Streets of *London*, are hard beſet to do what no body can do for you, for a Penny you may turn into a Coffee-Houſe, and turn out that which troubles you, and drink a Diſh of Coffee or Tea, or a glaſs of Brandy, or Uſquebaugh, into the bargain: and in ſuch a caſe, this is a very happy turn of a Penny; for without it, you muſt have turned that into your breeches, which you had much rather have turned any where elſe.

And though the Maſter of the Rolls be an honourable, as well as a profitable place, yet for a Penny you may take two of the beſt Rolls you can find in the Baker's baſket.

For

For a Penny you may relieve four ſeveral poor People, and thereby make even Heaven itſelf a debtor to you: and can you lay your money out to better advantage, or put it into ſurer hands?

And thus you ſee how many ſeveral ways a penny may be turned.

But he that would thrive muſt be cautious in his Expences; eſpecially thoſe that return every Day; of which Victuals and Drink are the chief; the exceſs and ſuperfluity whereof, hinders many a Man from thriving: and not only ſo, but it debilitates the Body as much as it empties the Purſe. For nature is ſatisfied with a little; and more than ſatisfies nature, deſtroys it: and therefore he that can content himſelf with courſe and cheap foods, ſuch as Sallads, Fruits, Roots, Bread and Water, and hath ſet ſuch bounds to his Deſires, that he is ſatisfied with what only ſupplies the neceſſities of nature, and has his happineſs within himſelf, ſtands not in fear of Fortune, let her do her worſt: for what malignity of Fortune has ever reduced any Man to a lower ebb than Bread and Water: and there are ſeveral in the World, that deſire no better repaſt, and are not only well content, but highly pleaſed therewith.------But becauſe there are but few in compariſon of the others, that will be contented with ſo mean a diet, though they are willing to be ſparing too, that they may get before hand in the World, and thrive in their Callings, I have here ſubjoined and extracted out of the late worthy Mr. *Thomas Tyron's* Works, (with whom I was particularly acquainted) a Catalogue of almoſt an hundred noble Diſhes of Meat for thoſe that are minded to regale themſelves, moſt of which ſhall not ſtand a Man in above two-pence a Day:

and

and he that lives upon two-pence a day, if he gets any thing at all, muſt needs be in a way to thrive.

Directions for preparing Fourſcore Noble and Wholeſome Diſhes, upon moſt of which a Man may live for two-pence a Day.

1. BREAD and Water, to be uſed now and then, will make a good meal, they having the firſt place of all Foods, and are the foundations of dry and moiſt nutriment, and of an opening cleanſing nature.

2. Take two Spoonfuls of Wheat-flower, or Oatmeal, put it into cold Water, mix them well together, ſtirring them in two quarts of Water over a quick fire, till it boil up, putting to it a little Salt, and ſome Bread; or inſtead of Bread, an Onion boiled in it will do: this will not coſt above a Farthing, and yet make a moſt noble and exhilerating Meal; it may be made thicker or thinner, as you like beſt; but thick is beſt for healthy people.

3. Take a Spoonful of ground Oatmeal, and temper it with cold Water, then brew it in a quart of Water made boiling hot, and ſet it on the fire again till it boil up; then brew it again, and it is done; put ſome Bread and a little Salt into it, and then eat it: this makes as good a Meal as the World affords. If you make a Meal of this alone, you may boil in ſome Pot-herbs and Onions, and it is done.

4. Take four quarts of Water, and put a pint of Peaſe therein; then ſet them in the pot on a gentle fire, and let them boil ſlowly, for three or four hours, till they are ſoft and incorporated, into the pottage, ſhred an Onion into it, and a little dry Sage rubbed into powder, and add a little Mint, if

you pleaſe, or any of theſe Herbs green will ſerve: After your Herbs are boiled, put in two ſpoonfuls of Wheat-flower made into batter with cool Water; and when your Pottage boils up, it is done: this will make about two quarts, and will ſerve a labouring man a day, and not coſt above three half-pence.

5. Take a quart of Water, and put it on the fire till it boils up, then put a ſpoonful of Oatmeal well mixed in two or three ſpoonfuls of cold Water, and mix an Egg well in it, and put it to your boiling Water; put a little Salt and Bread, if you pleaſe, to it, and this makes a noble Meal.

6. Take Flower, a ſufficient quantity, then add Water ſufficient to make it up into a Paſte, put a little Salt and Ginger to it, and a little Yeaſt; make your Dumplings as large as a crown piece, and boil them; this is wholeſome, nouriſhing, and pleaſant food.

7. Take an equal quantity of Milk and Water, and when it begins to boil, put in Flower, the uſual way of making Haſty-Pudding; and eat this with Butter, or Milk; this is hearty and wholeſome nouriſhment.

8. Or Water and Flower, with a little Ginger, made into Haſty-Pudding, and eat with Milk or Butter, is hearty victuals.

9. Bread and Butter, eaten with thin Gruel, wherein is nothing but Salt, is the moſt approved way of eating Water-Gruel, eſpecially when you bite and ſup, as you do raw Milk and Bread. This is a moſt curious and ſweet Food for the Stomach, of eaſy concoction, breeds good Blood, and cauſeth it to circulate freely.

10. Milk made boiling hot, and thickened with Eggs, is a brave ſubſtantial food, of a friendly mild nature and operation.

11. Bread

11. Bread and Butter, or Bread and Cheeſe, eaten alone with waſhed Sallads, without Salt, Oil, or Vinegar, or with them, makes a moſt dainty food, of a cleanſing quality, and eaſy of concoction.

12. Eggs broken and buttered over the fire is very good food, being eaten with ſtore of bread: or Eggs roaſted or boiled in their ſhells, roaſted being the beſt, eaten with Bread, Butter, and Salt, or Bread and Salt, is good and ſubſtantial food.

13. Eggs boiled, buttered, and eaten with Bread, is excellent food.

14. Parſley boiled and cut ſmall, mixed with ſome Butter and Vinegar melted, and poached Eggs, makes a curious diſh, and gives great ſatisfaction to the ſtomach; ſupplying Nature with nutriment to the higheſt degree, and is very pleaſant to the palate.

15. Eggs broken together, and fried with Butter, and when fried, melt ſome Butter and Vinegar, and put over them, is a moſt curious and dainty diſh; being much better than the common way of frying Eggs; this being lighter and more tender, and eaſier of concoction.

16. An Egg broken into a pint of good Ale, mixed well together, and eaten with Bread, makes a brave meal, and hath a vigorous and quick operation in the ſtomach: in Winter, you may warm it; but in Summer you may drink it cold.

17. Poached Eggs eaten, with a diſh of boiled Spinage buttered, is a curious Food; and being eaten with plenty of good Bread, affords agreeable nutriment.

18. Eggs mixed with various ſorts of Fruits, with Butter, and Bread made into pies, is a ſort of pleaſant Food, that a man may eat now and then

with great ſatisfaction, and no leſs friendly to nature, provided it be not too often.

19. Raw Eggs broke into Water-gruel that is thin and mixed well together, with a little Salt in it, and then eaten with Bread, or Bread and Butter. makes a moſt delicate Food; and is very good for all young People and Women, being of a warming qu lity, and agreeable to the ſtomach; creates good blood, and fine briſk ſpirits; for the often uſing of this, and other of our ſpoon-meats, do naturally ſweeten all the humours, and prevents the generation of ſour juices, and frees the paſſage from windineſs and griping pains.

20. Artichoaks boiled, with Bread, Butter and Salt, are an excellent Food, and creates a ſubſtantial nutriment; a man may make a good meal of them.

21. Take one or two Eggs, beat them with a little Water, and take a pint of good Ale or Beer, ſweeten it with Sugar, then put it on the fire, make it boiling hot, then brew them well together: this is a curious, comforting ſort of Food; or rather a rich Cordial, which does mightily repleniſh nature, both with dry and moiſt nutriment.

22. Aſparagus boiled, and eaten with Bread, Butter and Salt, is a moſt dainty food, and affords a clean nutriment, and is friendly to the ſtomach, looſens the belly, powerfully purges by urine, and opens obſtructions.

23. Rice and Water boiled and buttered, is a friendly food, and eaſy of digeſtion, and affords a good nutriment.

24. Boiled Coleworts, Colly-flowers, and Cabbage, eaten with Bread, Butter, Vinegar and Salt, the firſt of the three being the beſt; for they purge by urine, looſen the belly, and are eaſy of digeſtion; but remember that you boil them in plenty of good Water, and over a quick fire, and not too much:

much: which is to be obſerved in all the preparations of Herbs and Grains.

25. Rice and Milk is alſo a dainty Food, affording a ſubſtantial nutriment, eſpecially if you put Sugar into it.

26. Green Beans boiled and eaten with Salt, Butter and Bread, is a moſt delicate food: but let all people ſubject to windy diſeaſes eat them ſparingly.

27. The young bud of Coleworts and Spinage, boiled in plenty of good Water, with a briſk fire, and eaten only with Bread, Butter, and Salt, is a fine, delicate and delightful food, affording a good clean nutriment.

28. French Beans boiled in plenty of Water, with a briſk fire, and eaten with Bread, Butter and Salt, makes a moſt curious diſh of food; being of a cleanſing opening nature and operation, affords a good nutriment, gently opens the belly, and purges by urine.

29. Endive, young Parſley and Spinage, boiled, and eaten with Bread, Butter and Salt, is a curious friendly exhilerating food, and makes good blood, and cleanſeth the paſſages.

30. Bread, Butter, and Sorrel, makes a briſk food, eaſy and quick of concoction, cleanſeth the ſtomach, and creates good blood.

31. Spinage boiled with the tops of Balm and Mint, ſeaſoned with Salt and Butter, and eaten with Bread, makes a curious diſh, affords excellent nutriment, and is of a warming quality.

32. Carrots boiled, and ſeaſoned with Butter and Salt, and eaten with good Bread, is a curious diſh of food, and very pleaſant and wholeſome, and eaſy of digeſtion.

33. Smalledge makes a Pottage or Gruel of a cleanſing quality; being eaten twice a day, is an effectual remedy againſt all conſumptive humours; it

it cleanſeth the blood, and opens obſtructions of the Liver and Spleen.

34. Boiled Wheat buttered, is a curious diſh, and affords a ſweet, friendly, and moſt agreeable nutriment, being eaſy of digeſtion, and creates fine thin blood: it is a noble diſh.

35. Green Peaſe boiled and ſeaſoned with Salt and Butter, and eaten with Bread, makes a moſt delicate diſh of food; but if not ſparingly eaten, are windy, and their nutriment not ſtrong.

36. Bread and Butter, and Radiſhes, is a very good Food, and affords a ſubſtantial nouriſhment; now and then, a man may make a good meal thereof.

37. Boiled Turnips, ſeaſoned with Salt and Butter, and eaten with Bread, makes a very good diſh of food, particularly for all young people; they are eaſy of digeſtion, open and purify the paſſages, and may with ſafety be eaten plentifully.

38. Sweet Charwel makes an excellent Pottage, being eaten with Bread, Butter, and Salt; and is not only a good food, but the frequent uſe thereof purifies the blood, and is a friend to the lungs,

39. Parſnips boiled in plenty of good Water, ſeaſoned with Salt, Butter, Vinegar and Muſtard, makes a curious hearty diſh of food, and are friendly to moſt conſtitutions.

40 Light Puddings made of Bread, and divers other ſorts of Ingredients, are pleaſant to the palate, and not ungrateful to the ſtomach, if ſparingly eaten.

41. Water-creſſes made into Pottage, eaten with Bread, Butter and Salt, is not only a good food, but often eating thereof, purifies the blood, and prevents fumes and vapours from flying into the head.

42. Boiled, or roaſted Potatoes, eaten with Butter, Salt and Vinegar, maks a pleaſant diſh of food,

food, are eaſy of concoction, very grateful to the ſtomach; and now and then a meal of them may do well.

43. Rice Puddings, both plain, and made of fruit, which for the moſt part are a pleaſant ſort of food, eaſy of concoction, and may be freely eaten.

44. Take Currents, boil them in your Water, when almoſt done, mix a little ſmall Oat-meal with two ſpoonfuls of cold Water; ſtir it in, and let it boil a little; when done, ſeaſon it with Salt, adding Sugar to it: this eaten with Bread, makes a good meal; you may add Butter, as moſt good houſe-wife's do; but I muſt tell them that it makes it heavy on the ſtomach, and apt to ſend fumes into the head.

45. Apple Dumplings, eaten with Butter, or Butter and Sugar, is the beſt of all Dumplings, affording a friendly nouriſhment, and are eaſy of digeſtion.

46. Mint makes a noble exhilerating Pottage; frequent eating thereof does not only prevent windy humours in the paſſages, but it mightily ſtrengthens the retentive faculty of the ſtomach.

47. Pears, being full ripe, make a good pie, and are a fine, gentle, friendly food, of eaſy concoction.

48. Steep your Peaſe eighteen hours, then boil them in a pot, with a fagot of ſweet Herbs, ſome Capers, and an Onion ſtuck with Cloves: this is a wholeſome and pleaſant food.

49. Take Sorrel, Lettice, Beet, Purſlain, and a bundle of Herbs, boil them together with Salt Butter, and the Cruſt of a Loaf ſoaked: This is an excellent Pottage.

50. Pottage of Sprouts of Coleworts, is made thus: boil them in Water, Salt, Peaſe, Broth, Butter, Onion ſliced, and a little Pepper, then ſoak your

your Bread, and garniſh it with Sprouts, and fill your diſh therewith.

51. Pottage of French Barley, is made by putting your Barley (being cleanſed from duſt) in boiling Milk; being boiled down, put in large Mace, Cream, Sugar, and a little Salt; boil it indifferent thick, and it is done.

52. Bread, Butter, and Sage affords good nouriſhment, it expels wind, and warms the ſtomach.

53. Garlick-Pottage is chiefly good for full-bodied corpulent people, and ſuch as are troubled with Coughs, the Stone and Gravel.

54. Take your Sallad-Herbs, ſuch as you moſt like, and put ſome Vinegar, Muſtard and Oil, well beat together, to your Herbs. This is an excellent Sallad, eaten with Bread only, and may be eaten with Fleſh, by them that won't be ſatisfied without it.

55. A piece of Bread, and a few Raiſins of the Sun make an excellent meal, a pint of good Ale or Beer drank after it.

56. Clary ſhred, and Eggs beat well together, and fried with ſome Butter, is an excellent diſh, eſpecially for old People.

57. Take a Cabbage-leaf, and ſhred it very ſmall, and put a little Vinegar and Pepper to it; and it will eat as pleaſant as Cucumbers to thoſe that eat fleſh with it.

58. The young tops of Aſparagus boiled, makes an excellent meal, eaten with Bread and Butter.

59. A Root that grows, called Mercury, if the tops of it, which ſomething reſembles Aſparagus, be boiled, and eaten with Butter and Bread, is excellent food, being of a cleanſing quality.

60. Shadown, or Holy Thiſtle, boiled, and Butter melted, and a little Vinegar put to it, makes an excellent meal, eaten with Bread.

61. Pumpkin

61. Pumpkin fried, and a little Vinegar and Butter to it, makes a good meal, eaten with Bread only.

62. Whole Oatmeal boiled in a pot or pipkin, but firſt let the water boil; being well boiled and tender, put in Milk or Cream, with Salt and freſh Butter, and eat it with Bread.

63 Take Alexander and Oatmeal together, picked and waſhed, and when your water is boiled, put in your Herbs, Oatmeal and Salt; boil it on a ſoft fire, make it not too thick; being almoſt boiled, put in ſome Butter, eat this with Bread, and it makes an excellent meal.

64. Peaſe put into boiling Milk, or Cream, with two or three ſprigs of Mint, and a little Salt; being tender boiled, thicken them with a little Milk and Flower: this makes an excellent food.

65. Green Corn, taken as it groweth of itſelf, or a little parched or dried againſt the fire, or ſteeped, or boiled in Wine affords, in hard times, a reaſonable ſubſiſtence.

66. Bread and raw Eggs, is excellent food, and cleanſeth the paſſages.

67. Eggs boiled in the ſhells, or roaſted, eaten with Bread and Salt, and ſometimes Butter, is good nouriſhing food.

68. Eggs with Flower and Water, made into a pap on the fire, is noble food, affording a brave clean nouriſhment.

69. An Egg or two, beaten and brewed in a pint of raw Milk, is a noble ſubſtantial food: if the weather be cold, you may warm the Milk.

70. There are ſeveral foods made with Milk, as Cuſtards, Cheeſe-cakes, and White-pots; theſe nouriſh much, but are not to be eaten too frequently.

71. Boiled Pudding, made with Flower, Milk and Eggs, and Raiſins and Currants, and buttered, makes a pleaſant diſh.

72. Cut the Tops of Beans when they have codded; boil and butter them, and they make an excellent diſh, eaten with Bread.

73. Bonny-clabber eaten with Bread, is excellent food in hot weather, eſpecially for conſumptive People.

74. Flummery is alſo excellent food, eſpecially for thoſe who have but weak ſtomachs; for it opens thoſe paſſages that are furred and obſtructed by phlegmy matter.

75. Cellary makes an excellent Pottage.

76. Furmety plain, or with fruit, makes an excellent meal; but that which is plain, is beſt.

77. Milk-pottage, half Milk and half Water, eat with Bread, is excellent for conſumptive and weak people, and for thoſe in health too.

78. Sage, eaten with Bread and Butter in May, and indeed at all other times in the Year, makes a noble meal.

79. Pear-pies, and Apple-pies afford good nouriſhment.

80. Bread, and Milk raw, as it comes from the Cow, is the beſt of foods, and ſweetens the blood.

Thus, Reader, have I given thee a Catalogue of Dr. *Tryon's* Variety of Diſhes, and cheap ways of living. And from the commendation that the Doctor has given to many of them, I obſerve that thoſe that are moſt plain and moſt eaſily to be come at, are the moſt nouriſhing and the moſt wholeſome: if therefore Variety and Cheapneſs will pleaſe you, I have ſet before you thoſe noble Diſhes, as the Doctor calls them, that will ſerve both for Food and Phyſic; and are both Meat and Sauce: and obſerving

ſerving whereof, thoſe whoſe circumſtances are narrow, may accommodate themſelves accordingly with variety of foods that will both nouriſh and delight their bodies, and ſpare their purſes.

But methinks I hear ſome honeſt fellows that are willing to thrive, ſay, *Here is indeed Variety of Meats, but what ſhall we do for Drink at a cheap rate? Have ye no contrivance for that?*

I anſwer, Yes; or elſe all had been to no purpoſe: for there's many a Man ſpends three times more in drink abroad, than all his family (which perhaps may be none of the ſmalleſt neither) does in Victuals at home. I will therefore before I conclude my *Art of Thriving* give a Receipt or two for the making ſuch Drink as will quench one's thirſt, pleaſe one's palate, and ſpare one's pocket; it being eaſily come-at-able: and though I know I ſhall have no thanks for my pains from thoſe that miſcal themſelves good fellows, whom nothing but that which will inebriate, will ſatisfy: yet I doubt not but the honeſt ſober Reader, who will be contented with what ſuffices nature, and deſigns not the drowning of his brains, but the quenching of his thirſt, will be very well pleaſed with what I ſhall offer.

How to make ſeveral Sorts of Drinks, Cheap and Pleaſant.

I. TAKE a quart of clear Water, and a large Spoonful of ground Oatmeal, and incorporate them into each other, by pouring it out of one pot into another; fifteen or twenty times, and it is prepard: this quenches thirſt the beſt of any liquor; and is excellent againſt Gravel, Stone, Scurvy, or moſt other diſtempers whatever. In Winter make it blood-warm: or, I think it better, if juſt boiled into a thin Gruel.

II. Gather the tops of Heath, whereof the uſual bruſhes are made, and dry them and keep them from molding; and then you may at all times brew a cheap drink, which is very wholeſome for the Liver and Spleen; if you put a little Liquorice into it, it will be much pleaſanter.

III. Water and Vinegar is a pleaſant drink; or a quart of Water, and five or ſix ſpoonfuls of *Aquæ Compoſita*, a quantity of ſugar, a little borrage, or a branch of Roſemary, all brewed together.

IV. Take Wormwood that is either cut down in the leaf before it is ſeeded, or being ſeeded, that which is cut into ſhort pieces, whereby there may be an equal Mixture of the whole bulk together; for you muſt note that the ſeeded tops are much ſtronger, and more oily than the reſt of the leaves or ſtalks: make firſt a decoction of four ounces of hops with nine gallons of water, which is the proportion that ſome Brewers (in ſome ſort of drink) do uſe: and when you have got out by ebullition the full ſtrength and virtue of them, keep the ſame apart; and begin likewiſe with ſome ſmall proportion of Wormwood, to the like quantity of water as before; and when you have beſtowed as much time and fire herein, as you did about the Hops; you may taſte each of them by itſelf; and if you find it to exceed the firſt in bitterneſs, then begin with a leſs proportion of Wormwood; and ſo reiterate your work until you have equally matched the one with the other: then you may ſafely proceed by the Rule of Proportion, to a barrel, and ſo to a tun, and on to a whole brewing. And ſo you may ſave the charge of Hops, by uſing Wormwood, which will coſt you nothing almoſt but the gathering. Many make uſe of Broom to the ſame purpoſe. And ſome affirm, that Centaury, Artichoak Leaves, or Aloes Hypatique, will have the ſame operation.

V. Cake-

V. Cake-bread or Spice-bread, (ſteeped in water) makes delicate Drink; and the Bread is wholeſome to eat.

VI. Sage, Tamariſk, and Tops of Pine or Fir, is commended by *Bartholine* to brew withal, as much better than Hops; it being reckoned excellent againſt the Scurvy, boiled in your liquor.

VII. Herbs that will ſerve in brewing as well as Hops, and for many conſtitutions much better are, Balm and Pennyroyal, Mint, Tanſy, Broom, Wormwood, Centaury, Carduus, Eye-bright, Sage, Betony, Dandalion, and good Hay: but then you muſt take care to gather theſe herbs in their proper ſeaſons, and dry them; for they are not near ſo good, if uſed green. Note alſo, that if you infuſe *Broom*, *Wormwood*, *Carduus* or *Tanſy*, or any other that exceeds in bitterneſs, you muſt not let them lie in your wort above half an hour; and if you put a good quantity, a quarter of an hour is enough.

VIII. Inſtead of *Malt*, the *Liquor* of *Beech* is commended for making an excellent wholeſome Drink.

IX. A quart of fair Water, a ſpoonful of *Vinegar*, or *Aqua Compoſita*, and a ſpoonful of *Sugar*, a little *Borrage* and *Roſemary*, brewed all together, makes a wholeſome and pleaſing Drink.

X. Take a *Buſhel* and an half of good *Wheat Bran*, add a *Gallon* of *Moloſſes*, and ſome *Ginger*; and add *Water* to it, and it will make a barrel of good *Table Beer*.

XI. Take a quart, or two or three, of *Water*, and put ſome *Drops* of *Vitriol* into it, with *White Sugar* and *Nutmeg*, and a little *Lemon Peel*; brew them well together, and it makes pleaſant and wholeſome Drink.

XII. Boil *Treacle* and *Water* together, and work it with *Yeaſt*; or ſtir a little *Treacle* and *Water* together, and drink a draught, and its pleaſant

ſant and wholeſome; and taken oft on an empty ſtomach, cures *Coughs* and ſhortneſs of *Breath.*

Thus I have given my Reader ſome Receipts for cheap Drink, and that which is good, pleaſant, and wholeſome; and if he be diſpoſed to brew himſelf, ſhewed him how he may go to work the cheapeſt way.----So that being thus put into the way to Thrive, if he will follow the Rules before laid down, and take the Advice herein given he need not queſtion in a little time to be perfect in the Pleaſant Art of Money-Catching.

I had here thought to have concluded, but the *Bookſellers* telling me there wanted ſomewhat more to make up the Sheet, I ſhall here inſert ſome Proverbs which they would do well to obſerve, that have a mind to Thrive in the World; and the rather, becauſe Proverbs are the wiſe and experienced Sayings of every Nation; and by which one nation may beſt judge of the Wiſdom of another. And it muſt needs be both pleaſant and uſeful to the Reader to ſee the Sentimets of all Nations agree ſo well together, with reſpect to the *Art of Money-Catching*, and the Way to Thrive.

PROVERBS

To be obſerved by all that will Thrive.

IN *vain he craves Advice, that will not follow it.*
Though old and wiſe, yet ſtill adviſe.

No Alchymy to ſaving, for that is the beſt way to Thrive.

Rely not on another, for what thou canſt do thyſelf.

'Tis better riding on an Aſs that carries me, than on an Aſs that throws me.

On

On a good bargain think twice.
He that makes is bed ill, muſt lie in it.
He who lies long in bed, his eſtate feels it.
He who looks not before finds himſelf behind.
Keep good Men's company, and you ſhall be one of the number.
Credit is like a Venice glaſs, ſoon broken.
He that hath loſt his Credit, is dead to the world.

When all is gone, and nothing left,
What avails the dagger with the dudgeon heft?

It is never a bad day that hath a good night.
It is better to go to bed ſupperleſs than to riſe in Debt.
He loſeth his Thanks, that delayeth to perform his Promiſe.
A man may looſe his Goods, for want of demanding them.
Firſt deſerve, and then deſire.
Deſert and Reward ſeldom keep Company
Do what thou oughteſt, and then come what can.
Think of Eaſe, but work on.
'Tis good to begin well, but better to end well.
A fat Houſe-keeper makes lean Executors.
He that is ſuffered to do more than is fitting, will do more than is lawful.
When a Friend aſketh thee, there is no to-morrow.
Have but few Friends, though much Acquaintance.
'Tis not the gay coat that makes the Gentleman.
Do not ſay go, but gaw; i. e. Go thyſelf.
Get thy Spindle and thy Diſtaff ready, and God will give thee Flax, i. e. let us do our duty, and refer the reſt to God's Providence.

No lock will hold,
Againſt the force of gold.

You may ſpeak with your gold, and make other tongues dumb.

When

When we have gold, we are in fear; when we have none, we are in danger.

One never loſeth by doing good turns.

Things hardly attained, are long retained.

Good harveſts make men prodigal, bad one's provident.

He that hath a good harveſt, may be content with ſome thiſtles.

Every man is beſt known to himſelf.

Better have my hog dirty at home, than have no hog at all.

Dry bread at home, is better than roaſt meat abroad.

He is wiſe that is honeſt.

Honour and eaſe, are ſeldom bedfellows.

Lend thy horſe for a long journey, thou mayeſt have himreturn with his ſkin.

The foot on the cradle, and hand on the diſtaff, is the ſign of a good houſewife.

Idleneſs turns the edge of wit.

Idleneſs is the Key of Beggary.

Induſtry is Fortune's right hand, and Frugality her left.

He goes not out of his way, that goes to a good Inn.

We muſt not look for a Golden Life in an Iron Age.

He that labours and thrives, ſpins Gold.

Let your Letter ſtay for the Poſt, not the Poſt for your Leter: that is, be always beforehand with your buſineſs.

A Suit of Law and an Urinal, bring a man to the Hoſpital.

Whereſoever you ſee your Kindred, make much of your Friends

A Bean with liberty, is better than a Comfit in priſon.

He that liveth wickedly, can hardly die honeſtly.

It is not how long, but how well we live.

He loſeth nothing, who keeps God for his Friend.

Before

Before thou Marry,
Be ſure of a Houſe wherein to tarry.

Honeſt Men marry ſoon, Wiſe Men not at all.

He who marries for Wealth, ſells his Liberty.

He who marries for Love without Money, hath good Nights, and ſorry Days.

One eye of the Maſter's ſees more than ten of the Servants.

Uſe the means, and truſt God to give a bleſſing.

He is not a Merchant bare,
That hath Money's worth or ware.

The ſkilfulleſt Man is ſcorned, if he want Money.

Money is that which Art hath turned up Trump.

Money is welcome, though it comes in a ſh------n clout.

A good name keeps its luſtre in the dark.

He who but once a good name gets,
May piſs a bed, and ſay he ſweats.

An ill Wound is more eaſily cured than an ill Name.

By doing nothing we learn to do evil.

It is more painful to do nothing than ſomething.

He who hath but one Hog, makes him fat; and he who has but one Son, makes him a Fool.

The ſmoke of a man's own houſe, is better than the fire of another's.

There's no Companion like the Penny.

If your Plough be jogging, you may have meat for your horſes.

A full purſe makes the mouth to ſpeak.

An empty purſe fills the face with wrinkles.

When all is conſumed, repentance comes too late.

Riches are but the Baggage of Fortune.

When riches increaſe, the body decreaſeth: For moſt men grow old, before they grow rich.

Riches are like muck, which ſtink in a heap; but ſpread abroad, make the earth fruitful.

He who ſerves well, need not be afraid to aſk his wages: For his own merit gives him boldneſs.

Spend and be free, but make no waſte.

Who more than he is worth doth ſpend,
He makes a rope his life to end.
Whoſo ſpendeth more than he ſhould,
Shall not have to ſpend when he would.

He that hath ſpice enough, may ſeaſon his meat as he pleaſeth.

Stretch your legs according to your coverlet; or make your coat according to your cloth.

The Table robs more than the Thief.

Trade is the Mother of Money.

When the tree is fallen, every man goes to it with his hatchet. Or, when a man's down, down with him.

For want of a Nail, the Shoe is loſt; for want of Shoe, the Horſe is loſt; for want of a Horſe, the Rider is loſt,

He that goes out with often Loſs,
At laſt comes home by weeping Croſs.

He is wiſe enough, that can keep himſelf warm.

Whores affect not men, but their money.

Whoring and Baudery do oft end in Beggary.

He that lets his Wife go to every Feaſt, and his Horſe drink at every Water, ſhall neither have a good Wife, nor a good Horſe.

To him that is willing, ways are not wanting.

Good Words without Deeds,
Are Ruſhes and Reeds.

They muſt hunger in Froſt, that will not work in Heat.

Prayer and Provender hinders no Journey.

Better ſpare, to have of thine own, than aſk other men.

The Fool aſks much, but he is more Fool that grants it.

Go

Go not for every grief to the Phyſician, for every quarrel, to the Lawyer; nor for every thirſt to the Pot.

Fear nothing but Sin.

Be not idle, and you ſhall not be longing.

He is not poor that hath little, but he that deſires much.

Keep not ill men's Company, leſt you increaſe the Number.

The miſerable Man makes a Penny of a Farthing; and the Liberal, of a Farthing Sixpence.

Giving much to the Poor,
Doth inrich a Man's Store.

Love your Neighbour, yet pull not down your hedge.

Virtue and a Trade, are the beſt Portion for Children.

Sleep without Supping, and wake without Owing.

A cheerful Look, makes a Diſh a Feaſt,

For waſhing his hands,
None ſells his Lands.

A Tradeſman that gains not, loſeth.

Not a long Day, but a good Heart rids Work.

He that gets out of Debt, grows rich.

Although it Rain, throw not away thy watering-pot.

A little in Quiet,
Is the only Diet.

A diſcontented Man knows not where to ſit eaſy.

He that is not Handſome at Twenty, nor Strong at Thirty, nor Rich at Forty, nor Wiſe at Fifty, will never be Handſome, Strong, Rich nor Wiſe.

He that repairs not part of his Houſe, muſt build it all.

Would you know what Money is? Go borrow ſome.

Patience, Time and Money, accommodate all things.

A Penny ſpared, is twice got.

Help thyſelf, and God will help thee.

He plays well, that wins.

Gaming. Women, and Wine,
While they Laugh; they make Men Pine.

If a good Man thrives, all thrive with him.
It is good to ſtrike while the Iron is hot.
Time and Tide tarry for no Man.
Better thrive late, than never.
Need makes the Old Wife trot.
He that goeth a Borrowing, Goeth a Sorrowing.
It is Money that makes the Mare to go.
A Man's own manners do make his Fortune either bad or good.
Too much of one thing, is good for nothing.

And therefore leſt I ſhould tire the Reader, I'll her put an End to theſe Proverbs.

Some ſerious and neceſſary Advices *to all thoſe that deſire to Thrive in the World, and to have the Bleſſing of God with what they get.*

I cannot cloſe the Art of Thriving better, than with the following Directions and Advices, for which there needs no Apology.

1. ASSURE yourſelves there can be no honeſt Thriving without the Fear of God, and the exerciſe of a good Conſcience: and therefore above all things diſengage yourſelf from all that Buſineſs and thoſe Diverſions that ſtand in competition with that godly fear, that ought to be a Guide to you in all your Actions.

2. Avoid the company of all vicious Perſons whatſoever, as much as you can; for no vice is alone, and all are infectious: eſpecially avoid ſuch perſons as are ſcandalous either for profeſſion or manners; for you run his hazard, and eſpouſe his diſre-

diſreputation; and ſuch as are Swearers and Prophane Blaſphemers, Hectors, Scoffers, and Town-Bullies, &c.

3. Be ſure not to keep company with drunkards and buſy-bodies, and all ſuch as are apt to talk much to little purpoſe: for no Man can be provident of his time, that is not prudent in the choice of his company.

4. Be watchful againſt idleneſs, and fill up all the empty ſpaces of your time with ſevere and uſeful employments: for luſt uſually creeps in at thoſe emptineſſes where the ſoul is unemployed, and the body is at eaſe.

5. Take heed of thoſe Men that are hot and quarrelſome: they will affront you for nothing, and urge things beyond Reaſon and meaſure; and you will bring yourſelf into trouble with them, which you cannot free yourſelf from but with difficulty.

6. Avoid multiplicity of buſineſſes; and in thoſe that are unavoidable, labour for an evenneſs and tranquility of ſpirit, that you may be unruffled and ſmooth in all the Tempeſts of Fortune.

7. Be not over-precipitate in your deſigns; great deſigns require great conſideration; and time muſt bring them to maturity, or elſe they will prove abhortive. I remember the Fable tells us, the Fox reproached the Lioneſs for her ſterility and ſlowneſs in breeding; ſhe anſwered, 'tis true, I breed ſlowly, but what I bring forth, is a Lion.

8. Take heed leſt your ſecular affairs does not engroſs all your thoughts, and diſturb the courſe of your duty to God: but watch over your inclinations, and let the love of God be always preſent in the firſt deſires of your ſoul.

9. Be an exact keeper of your word; a Promiſe is a Debt, which you ſhould pay more carefully than a Bond, becauſe your Honeſty and Honour

are

are the Security. Be punctual even in ſmall matters, as meeting a Friend, reſtoring a Book, returning a Paper, &c. For failing in little things, will bring you to fail in great, and always render you ſuſpected; ſo that you ſhall never be confided in, even when you mean moſt ſincerely.

10. Begin nothing before you know how to finiſh it. *Had this Advice been better obſerved, there had not been ſo many unfiniſhed Buildings about this City as there are.*

11. Be ſtudious to preſerve your Reputation; if that be once loſt, you are like a cancelled Writing, of no value; and at beſt, you do but ſurvive your own funeral.

12. Let thy eſtate ſerve thy occaſions, thy occaſions thyſelf, thyſelf thy ſoul, and thy ſoul thy God.

13. Let there be no idle perſon in or about your family; as beggars, or unemployed ſervants; but find them all work and meat: look upon them carefully, reprove them without reproaches, or fierce railings; be a maſter, a miſtreſs, and a friend to them; and exact of them to be faithful and diligent.

14. Avoid going to Law, if poſſible; and if you do but ſet before you the Vexations, Delays, Quirks, and Expences, in moſt of our trifling Suits in Law, 'tis great odds but you'll find at the foot of the account, that the play's not worth the candle: and I am ſure it is no way to Thrive.

15. Let uſe and neceſſity be the rule of all the proviſions you make for the body: chuſe your Meat, Drink, Apparel, Houſe and Retinue, of ſuch kinds, and in ſuch proportions, as will moſt conduce to theſe purpoſes. But as for all beyond this, which miniſters to Vanity, or to Luxury, retrench and deſpiſe it.

16. Be diligent in purſuance of your employment, ſo as not lightly, or without reaſonable occaſion,

caſion, to neglect it, in any of thoſe times which are uſually, and by the cuſtom of prudent perſons, and good huſbands, employed in it.

17. Let every one that intends to Thrive of what condition ſoever, avoid curioſity and all enquiry into things that don't concern them. For all buſineſs in things that concern us not, is employing our time in things that relate to no good of ours; and ſo can tend neither to our temporal nor eternal benefit. But in this account we are not to reckon our concerning ourſelves in the neceſſities of our neighbours, for they concern us, as one member is concerned in the good of another; but it is thoſe that go from houſe to houſe, and are Tatlers and Buſy-bodies, that are the cankers and ruſt of idleneſs, as idleneſs is the ruſt of time, which are reproved by the Apoſtle in ſevere language, and forbidden in order to this exerciſe. Therefore cut off, as much as may be, all the impertinent and uſeleſs employments of your life, unneceſſary and fantaſtic viſits, long waitings upon great perſons, where neither duty nor charity obliges us: alſo all vain meetings, all laborious trifles, and whatſoever ſpends much time to no real, civil, religious, or charitable purpoſes.

18. Let not your poverty preſs you upon unlawful meaſures, that you may Thrive; for that is not the way to it; but rather continue in the honeſt proſecution of your buſineſs, and leave the ſucceſs to God; and he will be ſure either to cure your poverty, or at leaſt to take away the evil of it; and that's much more, and alſo far better than what you can expect by all the ways of injuſtice and extortion.

19. Lie not at all; neither in a little thing, nor in a great; neither in the ſubſtance, nor in the circumſtance; neither in word nor deed; that is, pretend

pretend not what is falſe; cover not what is true; and let the meaſure of your affirmation or denial be the underſtanding of your contraction; for he that deceives the Buyer or the Seller, by ſpeaking what is true in a ſenſe not intended or underſtood by the other, is a lyar and a thief; for in bargains you are to avoid not only what is falſe, but that alſo which deceives.

20. Let no prices be heightened by the neceſſity or unſkilfulneſs of the contractor; for the firſt is direct uncharitableneſs to the perſon, and injuſtice in the thing; (becauſe the Man's neceſſity could not enter into the conſideration of the commodity) and the other is deceit and oppreſſion: much leſs muſt any Man make neceſſities by ingroſſing a commodity: for ſuch perſons are not only unjuſt to thoſe ſingle perſons with whom they contract, but alſo oppreſſors of the public.

21. Make it your buſineſs rather to comply with the deſires and commands of others, than to indulge your own inclinations. Be humble, obedient, and condeſcending in all your deportment. Let this be your conſtant prayer, that God would perform his pleaſure, and diſpoſe of thee, and all thy affairs, as to him ſhall ſeem moſt convenient. And the Man that hath brought himſelf to ſuch a temper of mind, may be aſſured that he is in the ready way both to Thrive, and to have true Content.

And when thou thus ſhalt come to riſe,
See thou doſt not the Poor deſpiſe:
Be courteous, generous and free,
According ſtill to thy degree.
From greedy carking Care refrain;
Be frugal, and from waſte abſtain;
Enjoy what Providence doth ſend;
Be true to God, and faithful to thy Friend.

F I N I S.

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